

Qantas Money Titanium Credit Card Complimentary Insurance Terms and Conditions

Effective 8 September 2025



QANTAS
MONEY

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the Credit Provider and Issuer of Qantas Money Credit Cards on behalf of Qantas Airways Limited ABN 16 009 661 901. For the purpose of this communication, our/us/we/The Qantas Money Credit Card Team refers to NAB.

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Travel Tips

These travel tips are intended as general information only and do not take into consideration *your* personal circumstances. *Chubb* does not accept any liability arising from any reliance upon these travel tips.

Confirm whether you meet the eligibility criteria before going on a *Trip*

Check the travel advice issued by Department of Foreign Affairs and Trade (DFAT) for *your* travel destination and the countries you plan to visit on *your Trip*

Pack a sufficient supply of *your* regular medications in *your* carry-on luggage. This way, if *your* luggage is lost or delayed you won't have any concern over taking *your* medication as required

Find out the emergency services contact numbers for the destination(s) and any other countries you are travelling to. Record the numbers for police, ambulance, *your* travel insurance provider and the nearest Australian Embassy

Visit *your Doctor* and *Dentist* for a general check-up before you leave *Home*. Ask about any vaccinations relevant to *your* destination and any other countries you intend to visit during *your Trip*. Ensure *your* regular vaccinations, such as the flu shot and tetanus shot, are up to date. Get *your Doctor* to print a list of all *your* current medications, their generic names, dosages and frequency taken. Print a spare copy and keep it separate from *your* main luggage

General Terms and Conditions

This *Policy* is effective from
8 September 2025

Group Policy Number: 09NACCITQB

Terms and Conditions

This *Policy* sets out important information about the insurance available to eligible *Card Members* and *Additional Card Members*. The *Policy* explains the nature of the arrangements and their relevant benefits and risks. If you feel that this product does not meet your specific needs and intended coverage, this *Policy* may not be right for you. You may need to buy separate or additional insurance if you do not satisfy the eligibility requirements or if this *Policy* does not cover you or the things you need cover for.

No advice is provided by *Chubb* or National Australia Bank (NAB) on whether this insurance is appropriate for your needs, financial situation or objectives. You need to decide if the limits, type and level of cover are appropriate for you. You are not obliged to accept any of the benefits of the cover applicable to your *Qantas Money Titanium Credit Card*. However, if you wish to make a claim under the cover provided within this *Policy*, you will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document.

There is no obligation to accept any of the benefits of this *Policy*. However, if you wish to make a claim under the cover provided within this *Policy*, you will be bound by the definitions, terms

and conditions, exclusions and claims procedures set out in this document.

Group Policy with Chubb

National Australia Bank Limited (NAB) (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) is the insured under the *Group Policy*.

Where you have met the eligibility requirements set out in the Eligibility for Insurance Table, under the *Group Policy* you get automatic access to the benefits detailed in this *Policy* provided by *Chubb* as the insurer. You are not charged by *Chubb* for these benefits and can access the relevant benefits if you are a *Card Member* or an *Additional Card Member*.

NAB has the right to terminate the *Group Policy* or suspend any insurance benefits.

- If the insurance is terminated, the insurance benefits will no longer be available to *Card Members* to claim for any *Event* that occurred after the termination date, even if *Card Members* are eligible before the termination date;
- If only certain coverage sections of the insurance benefits are suspended for a specific period of time, you will still be able to meet the eligibility criteria of the cover, except for these particular benefits.

NAB will notify you if NAB will take any of these actions.

About Chubb Insurance Australia Limited

Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (*Chubb*) is the insurer and issuer of this product. In this *Policy*, “we”, “us”, “our” means *Chubb*.

Chubb is an Australian financial services licensee (Licensee) authorised to deal in and provide advice in relation to general insurance products. Our contact details are:

ABN: 23 001 642 020

AFS Licence Number: 239687

Head Office: Grosvenor Place, Level 38,
225 George Street, Sydney NSW 2000
Postal address: GPO Box 4907, Sydney
NSW 2001

P 1800 055 268

F +61 2 9335 3467

E CustomerService.AUNZ@chubb.com

Section 48 of the Insurance Contracts Act

Access to this insurance is provided to you solely by reason of the statutory operation of section 48 of the *Insurance Contracts Act 1984* (Cth). You are not a contracting insured (i.e. you cannot vary or cancel the cover – only NAB can do this) and you do not enter into any agreement with us. NAB is not the insurer, nor does it guarantee or hold this right on trust for you and it does not act as Chubb's agent (that is, on behalf of Chubb). Neither NAB nor any of their related corporations are Authorised Representatives (under the *Corporations Act 2001* (Cth)) of Chubb or any of its related companies.

No Advice

NAB is not authorised to provide any advice, recommendations or opinions about this insurance on behalf of Chubb.

Updating this Policy

Information in this Policy may be updated where necessary. A copy of any updated information is available to you at no cost by visiting the website at qantasmoney.com/terms. NAB will

notify you in writing when there is an update to this Policy.

Other Insurance

The insurance cover described in this Policy is provided for your benefit under the *Group Policy* entered into between Chubb and NAB. If you are entitled to receive a benefit or make a claim under another policy (for example a home and contents policy, an alternative mobile phone policy or individual travel insurance) in respect to the same loss as your claim under this Policy, then to the extent permitted by law Chubb is not liable to provide indemnity under this Policy until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under this Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Policy. This clause does not apply to Section C – *Accidental Death Cover* or Section D – *Public Transport Accident Cover*.

Important information about this Policy

As a Card Member or Additional Card Member, you are entitled to insurance coverage and services under this Policy when you have a Qantas Money Titanium Credit Card and meet all the eligibility criteria (see the Eligibility for Insurance Table).

This Policy has been designed to offer two main insurance coverage and services. These include:

1. travel insurance
2. retail item protection

For travel insurance, the product and service has been designed to cover eligible* Card Members and Additional Card Members:

- that have a valid *Qantas Money Titanium Credit Card* (which means it is in-force and valid);
- that do not have a *Pre-Existing Medical Condition* as defined in this *Policy*;
- who are 79 years of age or younger when making a *Relevant Travel Purchase*;
- who are not travelling more than:
 - (a) 180 consecutive days for *Overseas Return Trips*; or
 - (b) 14 consecutive days for *Domestic Return Trips*;
- who are a *Resident of Australia*;
- who start and end their *Trip* from *Australia*.

***Please refer to the Eligibility for Insurance Table for a list of eligibility criteria.**

Remember to check this *Policy*

Please familiarise yourself with this *Policy*. We want to ensure you are clear about what this *Policy* covers you for. If you are unclear about anything in this document, please call 1800 055 268 and our insurance team will be happy to assist you with any enquiries.

It's important to check this *Policy* from time to time, particularly before you go away, to remind yourself of what is and isn't covered. Some things you might consider doing whilst travelling might be dangerous and not covered (for example, jet skiing, bungee jumping or hiring a scooter if you don't have a motorcycle licence). You also need to make sure you take care of your belongings, make sure you keep valuable possessions on you and never leave your luggage *Unattended*.

If you need to make a claim, keep supporting documents and proof of any loss, including all police reports, sales receipts and charge card statements showing any purchases made.

The cover provided is subject to any endorsements and/or amendments to this *Policy* from time to time. A copy of any updated information is available to you at no cost by visiting qantasmoney.com/terms.

This *Policy* replaces and supersedes any *Policy* previously issued prior to the effective date. This *Policy* applies to claims for *Event(s)* occurring on or after the effective date of this *Policy*. If the *Event(s)* occurred prior to the effective date of this *Policy*, the previous *Policy* will apply. You are not covered for *Event(s)* occurring on or after the termination date of the *Policy*.

Eligibility for cover under this *Policy*

This *Policy* is available to *Card Members* for the above-mentioned *Cards* who meet the eligibility criteria. In order to meet the eligibility criteria, among other things, you need to use your *Qantas Money Titanium Credit Card* in accordance with the Eligibility for Insurance Table below. Not all cover sections have the same eligibility criteria, so it is important you understand when the benefits under this *Policy* become available to you.

IMPORTANT: you will only have access to the insurance benefits under this *Policy* if you satisfy the eligibility criteria as set out within this *Policy*.

See the Eligibility for Insurance Table for details of when you are eligible for cover.

Eligibility for Insurance Table

Cover Section	Eligibility Criteria
	To be eligible for the benefits under the cover section(s) of the Policy, the following eligibility criteria needs to be met:
Travel Insurance Cover (Sections A to J)	<ol style="list-style-type: none"> 1. you are a <i>Covered Person</i>. 2. you are a <i>Resident of Australia</i>. 3. you are either: <ol style="list-style-type: none"> (a) going on a <i>Domestic Return Trip</i> and prior to the <i>Trip</i> departure date you: <ol style="list-style-type: none"> i. spend \$500 or more on accommodation; or ii. pay the full amount of a return <i>Scheduled Flight</i> or <i>Scheduled Cruise</i> ticket for each <i>Covered Person</i>; by charging the payment to your <i>Qantas Money Titanium Credit Card</i> and/or using Qantas points earned on the <i>Qantas Money Titanium Credit Card</i> to meet 3a i. or ii. (b) going on an <i>Overseas Return Trip</i> and prior to the <i>Trip</i> departure date you pay the full amount of a return <i>Scheduled Flight</i> or <i>Scheduled Cruise</i> ticket for each <i>Covered Person</i>; by charging the payment to your <i>Qantas Money Titanium Credit Card</i> and/or using Qantas points earned on the <i>Qantas Money Titanium Credit Card</i> to meet 3b. 4. the <i>Qantas Money Titanium Credit Card</i> must be open (which means it is in-force and valid) when you meet condition 3. 5. you must be 79 years of age or younger when you first become eligible for this cover by meeting conditions 1 to 4 above.
Rental Vehicle Excess Cover (Section K)	<ol style="list-style-type: none"> 1. you are a <i>Covered Person</i>. 2. you are a <i>Resident of Australia</i>. 3. you hire a <i>Rental Vehicle</i> for less than thirty (30) days and pay the entire cost including the insurance for loss or damage to the <i>Rental Vehicle</i> using your <i>Qantas Money Titanium Credit Card</i>. 4. the <i>Qantas Money Titanium Credit Card</i> must be open (which means it must be in-force and valid) when you meet condition 3. 5. you are seventy-nine (79) years of age or younger when you first become eligible for this cover by meeting conditions 1 to 4 above.

When are the benefits available under this <i>Policy</i> ?	When are no benefits available under this <i>Policy</i> ?
<p>If you have satisfied the eligibility criteria, you will have cover for the <i>Domestic Return Trip</i> or <i>Overseas Return Trip</i> that eligibility condition 3 applies to.</p>	<p>There is no cover under this <i>Policy</i> if:</p> <ol style="list-style-type: none"> 1. you do not meet the eligibility criteria; 2. you are going on a <i>One-Way Trip</i>; 3. you only pay for a one-way <i>Scheduled Flight</i> or <i>Scheduled Cruise</i> ticket; 4. your <i>Qantas Money Titanium Credit Card</i> is closed (meaning it is terminated); 5. the <i>Group Policy</i> is terminated. <p>Please also refer to the Terms, Conditions and Exclusions within each cover section and the General Exclusions within this <i>Policy</i>.</p>
<p>If you have satisfied the eligibility criteria, you will have cover for the <i>Excess</i> applicable to the <i>Rental Vehicle</i> that eligibility condition 3 applies to.</p>	<p>There is no cover under this <i>Policy</i> if:</p> <ol style="list-style-type: none"> 1. you do not meet the eligibility criteria; 2. your <i>Qantas Money Titanium Credit Card</i> is closed (meaning it is terminated); 3. the <i>Group Policy</i> is terminated. <p>Please also refer to the Terms, Conditions and Exclusions within the cover section and the General Exclusions within this <i>Policy</i>.</p>

Cover Section	Eligibility Criteria
	To be eligible for the benefits under the cover section(s) of the <i>Policy</i> , the following eligibility criteria needs to be met:
Card Purchase Cover (Section L), Buyer's Advantage Cover (Section M)	<ol style="list-style-type: none"> 1. <i>you are a Covered Person.</i> 2. <i>you are a Resident of Australia.</i> 3. <i>you purchase an Eligible Item and pay the entire cost using the Card Member's Qantas Money Titanium Credit Card.</i> 4. <i>the Qantas Money Titanium Credit Card must be open (which means it must be in-force and valid) when you meet condition 3.</i>

Cover Sections, Benefits and Benefit Limits

The cover we offer will be dependent on *your Trip* (overseas or domestic). The cover sections, benefits and benefits limits will vary based on *your Trip*.

Not all benefits listed within each cover section are available for a *Trip*. Please refer to the Schedule of Benefits within this *Policy* to confirm the cover and limits offered for *your Trip*.

The Schedule of Benefits provides the limit(s) we will pay to each of the cover sections for a *Trip*. It includes maximum amounts payable under each section together with any applicable sub-limit, waiting period and the *Excess* that applies.

Exclusions within this *Policy*

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under the *Policy*, while other exclusions

apply to all claims. You should read the following:

- General Exclusions which apply to all claims;
- each cover section includes information about what we cover, any Terms and Conditions that applies, and exclusions under the heading 'Exclusions applicable ...'.

To ensure *you* understand when we will pay for a claim, *you* should read each section carefully, including each benefit covered under 'What We Cover' together with any 'Terms and Conditions' and 'Exclusions applicable' under each cover section.

Automatic End Date Extension

In the event that *you* are prevented from completing the return leg of a *Trip* as a result of an unavoidable delay from *your Public Transport*, we will automatically provide an extension of cover for up to 3 days for *you* to return to *Australia*.

When are the benefits available under this <i>Policy</i> ?	When are no benefits available under this <i>Policy</i> ?
<p>If you have satisfied the eligibility criteria, you will have cover for the <i>Eligible Items</i> that eligibility condition 3 applies to.</p>	<p>There is no cover under this <i>Policy</i> if:</p> <ol style="list-style-type: none"> 1. you do not meet the eligibility criteria; 2. your <i>Qantas Money Titanium Credit Card</i> is closed (meaning it is terminated); 3. the <i>Group Policy</i> is terminated. <p>Please also refer to the Terms, Conditions and Exclusions within each cover section as well as the General Exclusions within this <i>Policy</i>.</p>

In the event you are hospitalised as a result of an *Injury* or *Illness* covered under this *Policy*, during your *Overseas Return Trip*, the following cover sections:

- (B) *Overseas Medical Emergency Expenses Cover*;
- (H) *Personal Baggage, Valuables, Money and Travel Documents Cover*;
- (I) *Hijack Cover*;
- (J) *Personal Liability Cover*;

will automatically extend beyond the return date until one of the following first occurs:

- (a) 12 months have elapsed since the date of the *Injury* or *Illness*; or
- (b) you return to *Australia*; or
- (c) you have been declared fit to travel by a treating *Doctor* or when recommended by *Chubb Assistance's* medical officer to return to *Australia* but you decide to remain overseas.

Important Things To Know About This Policy

Age Limits

Please note that to be eligible for some of the benefits under this *Policy*, age limits apply. Please see the table below for a summary of the age limits that apply within this *Policy*.

Cover Section	Age Limit
Age Limit for Covered Person	
Travel Insurance Cover (Section A-J)	You must be 79 years of age or younger when you make your <i>Relevant Travel Purchase</i> .
Rental Vehicle Excess Cover (Section K)	You must be 79 years of age or younger when you meet the eligibility criteria as specified in the Eligibility for Insurance Table.
Card Purchase Cover (Section L)	No age limitations apply for these cover sections.
Buyer's Advantage Cover (Section M)	
Age Limit for Close Relative or Travelling Companion	
If your claim relates to cancellation or disruption of your <i>Trip</i> due to an <i>Injury</i> or <i>Illness</i> of your <i>Close Relative</i> or <i>Travelling Companion</i> , age limits also apply.	
Trip Cancellation and Amendment Cover (Section A)	Close Relative or Travelling Companion must be 79 years of age or younger when you make your <i>Relevant Travel Purchase</i> .
Resumption of Long Overseas Trip Cover (Section F) (cover under this section applies for <i>Close Relatives</i> only)	

Excess

Where applicable, an **Excess** is applied for each Covered Person, for each Event.

If a claim is covered and an *Excess* applies, the *Excess* is deducted from the claim amount before any limits are applied to the claim amount. A claim will not be payable where the *Excess* amount is the same as, or more than, your claim amount.

The *Excess* amount is specified in the Schedule of Benefits.

For Section E – Loss of Income Cover, the *Excess* is a waiting period, which is the amount of time you have to wait until the benefit may become payable.

Example		
The below examples are provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim		
Example A:	Example B:	Example C:
<p>Anna books accommodation to the Sunshiny caravan park. Her <i>Trip</i> with the family is in summer, which is 3 months away. A week before the start of the family <i>Trip</i>, her son has an accident at school and breaks his leg. Unfortunately, he needs surgery and the <i>Doctor</i> confirms its best to be at <i>Home</i> for the recovery. Anna paid \$1,200 for the accommodation. The <i>Excess</i> is \$250.</p> <p>(a) Check the total cover limits and sub-limits in Schedule of Benefits. The amount claimable is below these limits</p> <p>(b) Deduct the <i>Excess</i> of \$250</p>	<p>Jane travels to Brazil and while she is in Brazil her laptop is stolen. She reports the theft to the police and provides us with the required documentation. Jane paid \$6,000 for her laptop 12 months prior to this <i>Event</i>. Jane's <i>Excess</i> is \$250.</p> <p>(a) Establish original purchase price of the laptop: \$6,000</p> <p>(b) Apply depreciation*:</p> <ul style="list-style-type: none">– 2.5% per month for 12 months = 30% depreciation.– 30% of \$6,000 = \$1,800 total depreciation. <p>(c) Establish current value of the laptop by subtracting depreciation from the purchase price of the laptop</p> <ul style="list-style-type: none">– \$6,000 – \$1,800 = \$4,200	<p>Rob and his wife travelled to France for 14 days. On the 4th day of their <i>Trip</i>, Rob slips down the stairs at the hotel. Thankfully it's not a major <i>Injury</i>, but he did twist his ankle and needs to seek medical attention. He was billed \$500 for the <i>Doctor's</i> appointment including some scans and medication. On the 8th day, Rob had his laptop stolen which is worth \$1,000. Unfortunately, on the last day of their <i>Trip</i>, Rob's wife then lost her <i>Smartphone</i>. When they return to <i>Australia</i>, Rob submitted a claim for the 3 <i>Events</i>.</p> <p>As Rob and his wife had 3 <i>Events</i> during their <i>Trip</i> to France, an <i>Excess</i> would be applied to each of the <i>Events</i> (and Covered Persons).</p>

*For depreciation details, please review Section H – *Personal Baggage, Valuables, Money and Travel Documents Cover*

Example

The below examples are provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim

Example A:	Example B:	Example C:
Calculation for the amount payable by us: Accommodation – Excess = amount payable $\$1,200 - \$250 = \$950$	(d) Check the total and per item limit shown in the Schedule of Benefits and select the lesser of the current value of the laptop or the item sub-limit. If the per item limit is \$2,500 which is lower than the current value \$4,200, we take the lower number = \$2,500 (e) Deduct the Excess of \$250 (f) Calculation for the amount payable by us: Limit per item – Excess = amount payable $\$2,500 - \$250 = \$2,250$	Claim 1: \$500 Medical costs – \$250 Excess = \$250 amount payable Claim 2: \$1,000 laptop – \$150 depreciation – \$250 Excess = \$600 amount payable Claim 3: \$900 Smartphone – \$250 Excess = \$650 amount payable Total amount payable by us = \$1,500

Pre-Existing Medical Conditions

This Policy does not cover any Pre-Existing Medical Conditions under Sections A-K below. If you have Pre-Existing Medical Conditions, this cover may not be right for you. Before you make your Relevant Travel Purchase, you should consider whether a medical condition is considered Pre-Existing based on the Pre-Existing Medical Condition definition within this Policy.

COVID-19

What is covered?

This Policy treats COVID-19 in the same way as any other Illness. This means

where there is coverage for Illness related Events under the following sections, it applies to COVID-19:

1. Section A – Trip Cancellation and Amendment Cover;
2. Section B – Overseas Medical Emergency Expenses Cover, and
3. Section F – Resumption of Long Overseas Trip Cover.

What is not covered?

We will not pay any benefit, loss, or costs arising from or relating to:

1. border closures or government issued “Do Not Travel” warnings arising from COVID-19 (including where the border closure or travel

warning occurs after you made your *Relevant Travel Purchase*);

2. mandatory quarantine, except when you have a valid *Trip Change* or *Curtailment* claim under specified *Event 1* of **Section A – Trip Cancellation and Amendment Cover** and incur reasonable additional travel or accommodation expenses resulting from the quarantine.

Pregnancy

It's important to understand how pregnancy affects your cover under this *Policy*. Whilst your retail item benefits are unaffected, some of your travel insurance benefits are limited as summarised below.

You will not be covered for costs associated with the actual birth of your child or any pregnancy related medical conditions you are suffering from. For more information see – **When are you not covered?** (below).

When does the travel insurance cover you, if you are pregnant?

If you are pregnant, this *Policy* provides limited cover for claims that arise from your pregnancy, under:

1. **Section B – Overseas Medical Emergency Expenses Cover** when you are on an *Overseas Return Trip*, if you have a pregnancy related *Medical Emergency* resulting from an *Injury* or *Illness* which:
 - (a) occurs before the end of the 23rd week of your pregnancy; and
 - (b) is not otherwise excluded within this *Policy*.

2. **Section A – Trip Cancellation and Amendment Cover** if you have an *Injury* or unforeseen *Illness* arising from or relating to your pregnancy, that occurs before the end of the 23rd week of your pregnancy and which:
 - (a) a treating *Doctor* confirms that it prevents you from going on the *Trip* or continuing the *Trip*, and
 - (b) is not otherwise excluded within this *Policy*.

How is the number of weeks of pregnancy calculated?

The number of weeks of your pregnancy is calculated from the last known date of your menstrual period or calculated from a staging ultrasound.

When are you not covered?

You are not covered for any costs arising from or related to:

- (a) any *Pre-Existing Medical Condition*;
- (b) any past medical condition(s) relating to a previous pregnancy or if you have experienced pregnancy complications prior to you making your *Relevant Travel Purchase*;
- (c) your pregnancy, if after the end of the 23rd week of your pregnancy;
- (d) any costs under **Section B – Overseas Medical Emergency Expenses Cover** arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born, meaning a newborn (whether premature or otherwise) is not considered a *Covered Person* under the *Policy* if the child was born on the *Trip*;

- (e) any costs under Section B – Overseas *Medical Emergency Expenses Cover* arising from or relating to an abortion, unless this is to save the life of the mother following an *Injury or Illness*;
- (f) any costs under Section B – Overseas *Medical Emergency Expenses Cover* arising from fertility *Treatment* or *Treatment* associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).
- ii. an Australian State or Territory or the Australian Federal Government or an Australian government agency (such as DFAT) advises you not to travel (for example, through border closures or ‘Do Not Travel’ travel advisories). This exclusion applies even if you have been granted a travel exemption by an Australian State or Territory, the Australian Federal Government or an Australian government agency (such as DFAT) to travel.

Excluded Sports and Activities

Not everything you do on your *Trip* will be covered by this *Policy*. This includes

- some popular holiday activities such as bungee jumping, jet skiing, horse riding or trekking (with climbing equipment or when you are above 3,000 metres from sea level).
- a sporting *Event* where you may be eligible to receive a fee, including prize *Money*.

Please see the definition of ‘*Excluded Sports and Activities*’ for a full list of activities and sports which are not covered under this *Policy*.

Travelling Against Medical or Government Advice

If you are advised not to travel or not to go on a particular *Trip* (for example, to a specific destination), you must comply with that advice. You will not be covered under Sections A-K of this *Policy* if you start a *Trip* against the following advice:

- i. a treating *Doctor* advises you not to travel; or

Return Trips Only

You are only eligible for cover under Sections A-K of this *Policy* for return *Trips* i.e. *Trips* that begin and end from your *Home* or *Work* in *Australia*. It does not cover *One-Way Trips* where you have no plans to return to *Australia*. If you have not made your *Relevant Travel Purchase* prior to your *Trip* departure date, you are not eligible for cover under this *Policy*. Please refer to the Eligibility for Insurance Table for more information.

Fraud

Chubb considers it important for customers to take insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We utilise our dedicated special investigations unit at *Chubb* to detect and investigate selected claims daily. When the evidence supports it, *Chubb* will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

Goods and Services Tax

If we agree to pay a claim under your *Policy*, we will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant benefit limit).

Australian Law

Your *Policy* is governed by the laws of the State or Territory of Australia where your *Home* is. Any dispute or action in connection with your *Policy* shall be conducted and determined in the courts of the State or Territory of Australia where your *Home* is.

Australian Currency

All payments by you to us and us to you under your *Policy* must be in Australian currency.

Termination

Cover is terminated at the earlier of the following:

- cancellation of your *Qantas Money Titanium Credit Card* account; or
- termination of the *Group Policy*.

Upon termination of the *Group Policy*, the insurance benefits will no longer be available to *Card Members* and *Additional Card Members* to claim for any *Event* that occurred after the termination date, even if *Card Members* or *Additional Card Members* satisfied the eligibility criteria for cover before the termination date of the *Group Policy*.

NAB will notify you if the *Group Policy* is terminated.

General Enquiries

If you have any questions about your *Policy*, you can either:

Email Chubb at **CustomerService.AUNZ@chubb.com**

Write to Chubb at GPO Box 4065, Sydney NSW 2001

Call Chubb on 1800 055 268 (Monday to Friday 8:30am-5:00pm AEST)

Chubb Assistance (In the event of an Emergency)

Emergency assistance around the world

In the event of a medical or similar emergency whilst overseas simply phone **+61 2 8907 5666** to get immediate help in locating medical assistance in your local area.

For all non-emergency matters, contact Chubb Customer Service on **1800 055 268**.

Where your claim is excluded or falls outside the *Policy* coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for medical services differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical

complication or death resulting from any factor reasonably beyond our control, cannot be accepted by Chubb Assistance or us.

Definitions

The following words when used with capital letters in this document have the meaning given below.

Accidental Death means death occurring as a result of an *Injury*.

Additional Card Member means a person who holds an additional *Qantas Money Titanium Credit Card* which attaches to the *Card Member* and may have previously been referred to as a supplementary *Card Member*.

Australia means the area enclosed by the territorial waters of the Commonwealth of *Australia* where Medicare benefits are payable. 'Australian' has a corresponding meaning.

Card Member means the person who is the primary account holder of an issued *Qantas Money Titanium Credit Card*.

Chubb means *Chubb Insurance Australia Limited* (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000 (*Chubb*).

Chubb Assistance means the service provider acting on behalf of *Chubb* to provide emergency assistance.

Close Relative means *Spouse*, de-facto, parent, parent-in-law, step-parent, child, step-child, brother, half-brother, step-brother, brother-in-law, sister, half-sister, step-sister, sister-in-law, daughter-in-law, son-in-law, niece,

nephew, uncle, aunt, grandparent or grandchild.

Covered Person means the *Card Member* or an *Additional Card Member*, and their accompanying:

1. *Spouse*; and
2. *legally Dependent Child(ren)*.

COVID-19 means Coronavirus disease, an infectious disease caused by the SARS-CoV-2 virus, or any variation or mutation of that virus.

Dentist means a *Dentist* or dental surgeon who is registered or licensed to practice dentistry under the laws of the country in which they practice, other than *you* or *your Close Relative*, unless approved by *Chubb Assistance*, which will not unreasonably be withheld.

Dependent Child(ren) means any child (including stepchild or adopted child) of a *Card Member*, *Additional Card Member* or *Spouse* who is primarily dependent upon the *Card Member*, *Additional Card Member* or *Spouse* for maintenance and support, where the child travels with the *Card Member* or *Additional Card Member* on each part of the *Trip* and the child is:

- (a) 18 years of age or younger; or
- (b) 24 years of age or younger and is a full-time student of an accredited institution of higher learning; or
- (c) of any age permanently mentally or physically incapable of self-support, as confirmed by medical evidence from a *Doctor* and who is permanently living with the *Card Member*, *Additional Card Member* or *Spouse*.

Doctor means a medical practitioner or specialist (an expert in a specific area of medicine) who is registered or

licensed to practice medicine under the laws of the country in which they practice, other than *you* or *your Close Relative*, unless approved by *Chubb Assistance*, which will not unreasonably be withheld.

Domestic Return Trip means a *Trip* within *Australia* having at least one overnight stay at *your* destination which is more than 150-kilometre radius from *your Home*:

starting:

- (a) when *you* leave *your Home* or *your Work* (whichever occurs last) to travel to *your* destination; and

ending the earlier of:

- (b) when *you* return to *your Home*; or
- (c) when *your Trip* exceeds 14 consecutive days.

Eligible Item means an item:

- 1. that is purchased from a retailer solely for personal use; and
- 2. that is new and has not been used in any way at the time of purchase; and
- 3. the cost of which has been charged to *your Qantas Money Titanium Credit Card*.

Event(s) means an occurrence that could give rise to a claim for a benefit under *your Policy*. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one *Event*.

Excess means:

- 1. for Section E – Loss of Income cover only, the 30-day time period which *you* have to wait until a benefit may be payable; or
- 2. for all other sections, the amount specified in the Schedule of

Benefits that is payable by each *Covered Person* for each claimable *Event*, when indicated.

This means that if such claim is covered, the *Excess* will be deducted from *your* claim amount before any limits have been applied to the amount being claimed. For example, if the *Excess* is \$250 and *your* claim is accepted, and *you* are claiming \$500 (where no depreciation is applied), the calculation is: $(-\$250)$ (the *Excess*) + \$500 = \$250.

Excluded Sports and Activities means boxing; cave diving; horse jumping; horse riding; hunting and hunting on horseback; professional sports; canyoning; caving; diving; mountain-climbing; steeple chasing; any form of motor racing, speed, performance or endurance tests; abseiling; American football; bob sleigh; bungee jumping; base jumping, canoeing; clay pigeon shooting; deep sea fishing; four-wheel driving adventures; go-karting; hang gliding; heli-skiing; hockey; hot air ballooning; ice hockey; jet biking and jet skiing; martial arts; micro-lighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; quad biking; rock climbing; SCUBA diving deeper than 30 metres; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where *you* or any tourist will be carrying guns); trekking requiring climbing equipment and/or *you* are above 3,000 metres from sea level; ultra-marathons, biathlons and triathlons; war games/ paint ball; white water rafting; yachting more than 20 nautical miles from the nearest coastline.

Forcible Entry means unlawful entry by forcible and violent means, as evidenced by a broken window, damaged or picked lock, broken hinge or door handle.

Group Policy means the *Master Policy* entered between *NAB* and *Chubb* as detailed in the 'General Terms and Conditions' section of this *Policy*.

Hijack means the unlawful seizure of or wrongful exercise of control of the aircraft or other *Public Transport* on which *you* are travelling. 'Hijacking', 'Hijacked' and 'Hijackers' have the same corresponding meaning.

Home means *your* usual place of residence in *Australia* (where *you* live).

Illness means a sickness or disease (including COVID-19) which requires *Treatment* by a *Doctor* or a *Dentist*. An *Illness* is not a *Pre-Existing Medical Condition* and is not an *Injury*.

Injury means an accidental bodily *Injury* resulting solely and directly from:

- (a) a sudden, external and identifiable *Event* that happens by chance and could not have been expected from the perspective of the *Covered Person*; and
- (b) which occurs independently of any *Illness* or any other cause; and
- (c) causes a loss within 12 months of the accident.

It does not mean an *Illness* or any *Pre-Existing Medical Condition*.

Insolvency means bankruptcy, provisional liquidation, liquidation, *Insolvency*, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a

similar nature under the laws of any jurisdiction.

Long Overseas Trip means an *Overseas Return Trip* with an itinerary of 15 days or more.

Manual Work means paid work which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial, supervisory, sales or administrative capacity). It also means manual labour of any kind including, but not restricted to, hands-on work such as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator or builder.

Medical Emergency means an *Injury*, sudden and unforeseen *Illness* or dental issue, suffered by *you* while on an *Overseas Return Trip* (except when in *Australia* when *you* leave *your Home* or *Work* to travel to the airport or a harbour port or when *you* arrive *Home* having travelled from the airport or harbour port), which results in *your* immediate need for *Treatment* which cannot be reasonably delayed without causing discomfort or risk of aggravation in the opinion of a local treating *Doctor* or by *Chubb Assistance*.

Money means currency, travellers' cheques, hotel and other redeemable holiday vouchers and petrol coupons. It does not mean cryptocurrency.

Monthly Salary means:

1. for an employed person: *your* regular monthly pre-tax base salary paid every calendar month excluding bonus, commission, overtime or any other variable income; or

2. for a self-employed person: monthly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of 12 months immediately preceding the loss of income or over such shorter period as they have been self-employed.

NAB means National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) (“NAB”), the *Policy* holder.

Natural Disaster means volcanic eruption, flood (more than 20,000 square metres of normally dry land), tsunami, earthquake, landslide, hurricane, cyclone, typhoon, tornado or bushfire. It does not mean any infectious or contagious disease or virus regardless of transmission (including pandemic or epidemic).

Non-Scheduled Flight means a flight on an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals. For example, a privately hired, rented or chartered air transport (such as a private jet or plane or helicopter).

One-Way Trip means any *Trip* for which you are unable to provide evidence of your intention to return to your *Home* or your *Work*.

Overseas Return Trip means a *Trip* where your destination is outside of *Australia*:

starting:

- (a) when you leave your *Home* or your *Work* (whichever occurs last) to travel to the airport to fly on your *Scheduled Flight*; or

- (b) when you leave your *Home* or your *Work* (whichever occurs last) to travel to a harbour port to board a *Scheduled Cruise*; and

ending the earlier of:

- (c) when you return to your *Home* having travelled from the airport or harbour port; or
(d) when your *Trip* exceeds 180 consecutive days.

Pair or Set means a number of items used together, associated as being similar or corresponding (including attached and unattached accessories) and being regarded as 1 unit.

Permanent Disablement means a loss caused by an *Injury* which results in the:

- i. complete and permanent severance of a foot at or above the ankle joint; or
- ii. complete and permanent severance of a hand at or above the wrist; or
- iii. irrecoverable loss of the entire sight of an eye.

Personal Baggage means items of necessity, ornament or personal convenience or personal use for your individual use during the *Trip*, including clothing, toiletries, and personal effects worn or carried by you within a suitcase (or similar). It does not include Valuables.

Policy means this document which details the insurance benefits available to you under the *Group Policy* including all relevant terms, conditions and exclusions.

Pre-Existing Medical Condition means any physical defect, medical or dental condition, *Illness*, *Injury* or disease that:

1. within the two (2) years prior to *you making your Relevant Travel Purchase*:
 - (a) requires either of the following:
 - i. ongoing medication for *Treatment* or risk factor control;
 - ii. prescribed medication from a *Doctor*;
 - iii. check-ups, consultations, reviews or progress advice (other than those recommended by a *Doctor* to review a previous condition that is considered by a *Doctor* prior to *you making your Relevant Travel Purchase* to be cured or in complete remission); or
 - iv. surgery; or
 - (b) is either:
 - i. under investigation;
 - ii. pending diagnosis or test results;
 - iii. chronic or arthritic; or
2. within the three (3) years prior to *you making your Relevant Travel Purchase* involves:
 - (a) any of the following body parts:
 - i. heart;
 - ii. brain (other than a mental health related condition);
 - iii. liver;
 - iv. back;
 - v. spine;
 - vi. kidneys;
 - vii. cardiovascular or circulatory or respiratory system; and
 - (b) where such medical condition either
 - I. involved a hospital emergency visitation or being an inpatient in hospital; or
 - II. required or requires surgery, a specialist appointment or consultation; or
 - III. requires:
 - i. ongoing medication for *Treatment* or risk factor control; or
 - ii. prescribed medication from a *Doctor*; or
 - iii. check-ups, consultations, reviews or progress advice (other than those recommended by a *Doctor* to review a previous condition that is considered by a *Doctor* prior to *you making your Relevant Travel Purchase*, to be cured or in complete remission); or
 - (c) is currently either:
 - i. under investigation; or
 - ii. pending diagnosis or test results; or
3. within the five (5) years prior to *you making your Relevant Travel Purchase* related to cancer; or
4. within the three (3) months immediately prior to *you making your Relevant Travel Purchase* led to the manifestation of symptoms where a reasonable person in the circumstances would be expected to be aware of.

Public Place means, but is not limited to, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches, entertainment venues and any place that is accessible by the public.

Public Transport means an air, land, water or rail passenger transport that operates to a published timetable or schedule and is available to the public. It does not mean privately hired, rented or chartered air, land or water transport (such as a taxi, Uber, Limousines, helicopter, private jet or plane).

Qantas Money Titanium Credit Card means an open (meaning it is in-force and valid) *Qantas Money Titanium Credit Card* account issued by NAB, to a *Card Member*, billed from *Australia* and in Australian dollars.

Relevant Travel Purchase means:

1. if you are going on a *Domestic Return Trip*, prior to the *Trip* departure date you:
 - (a) spend \$500 or more on accommodation; or
 - (b) pay the full amount of a return *Scheduled Flight* or *Scheduled Cruise* ticket for each *Covered Person*,
2. if you are going on an *Overseas Return Trip*, prior to the *Trip* departure date you pay the full amount of a return *Scheduled Flight* or *Scheduled Cruise* ticket for each *Covered Person*;

using:

- i. the *Card Member's Qantas Money Titanium Credit Card*; and/or
- ii. Your corresponding Qantas points earned on the *Qantas Money Titanium Credit Card*.

Rental Agreement means the contract of hire between the *Rental Company* and you in respect of a *Rental Vehicle*.

Rental Company means a company or agency that hires *Rental Vehicles* and is fully licensed with the regulatory authority of the Country, state or local authority where the *Rental Vehicle* is collected.

Rental Vehicle means any sedan, station wagon, hatchback or sports utility vehicle (SUV) rented under a *Rental Agreement* on a daily or weekly basis from a *Rental Company*. It does not mean trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles.

Rental Vehicle Deductible means the amount (insurance *Excess*) payable by you for each and every claim when you have purchased the comprehensive vehicle insurance proposed by the *Rental Company*.

Repatriation/Evacuation means your:

1. transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
2. evacuation to the nearest adequately equipped hospital in the event that local medical facilities consider they cannot adequately treat you or where *Chubb Assistance's* medical officer considers local medical facilities to be inadequate; or
3. repatriation directly to *Australia* when permitted by the local treating *Doctor* or when recommended by *Chubb Assistance's* medical officer; or

4. return to *Australia* after hospitalisation, provided that you are deemed to be medically fit for travel by a treating Doctor or by Chubb Assistance's medical officer, and that your original means of transportation cannot be used.

Resident of Australia means an Australian citizen, holder of an Australian permanent residency visa, partner/Spouse visa, Australian skilled migrant visa (including 457 and Temporary Skill Shortage (TSS) visa), or a student visa:

- (a) with a right to entry into *Australia* in accordance with their citizenship, residency or visa;
- (b) with access to long-term medical care in *Australia*;
- (c) who has a permanent Australian residential address; and
- (d) who currently resides in *Australia*.

Scheduled Airline means airline passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered air transport (such as private jet or plane or helicopter).

Scheduled Cruise means passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered sea transport (such as water taxi, private boat, cruising on a cargo ship).

Scheduled Flight means a flight in an aircraft on a *Scheduled Airline*.

Schengen Visa means you holding a valid visa that enables you to enter, freely travel within, and leave any of the Schengen member countries within Europe.

Secure Area means the locked dashboard, glove compartment, boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or station wagon, the fixed storage units of a motorised or towed caravan, or a locked luggage box locked to a roof rack locked to the vehicle, providing that, in each case, all items are out of sight.

Smartphone means an electronic device used for mobile telecommunications over a cellular network (including but not limited to, Apple, Samsung, Huawei or similar). *Smartphone* does not mean tablets or smart watches.

Special Event means a wedding, funeral, pre-paid conference, pre-paid sporting *Event*, pre-paid concert or festival, which before you started your *Trip* you had planned to attend.

Spouse means the *Card Member's* or the *Additional Card Member's* husband, wife, fiancé, de-facto and travels with the *Card Member* on each part of the *Trip*.

Terrorism means activities against persons, organisations or property of any nature:

- (a) that involves the following or preparation for the following:
 - i. use of, or threat of, force or violence;
 - ii. commission of, or threat of, force or violence; or
 - iii. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

- (b) when 1 or both of the following applies;
- i. the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - ii. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Temporary Total Disablement means the temporary inability of you to engage in your *Usual Work*, while you are under the regular care of and acting in accordance with the instructions or advice of a *Doctor*. If self-employed, *Temporary Total Disablement* must prevent you from helping, managing or carrying out any part of the day-to-day running of a business.

Terminal Illness means a medical condition for which a terminal prognosis has been given by a qualified medical practitioner and which is likely to result in death.

Travel Documents means, travel tickets, passports, visas and driving licence.

Travelling Companion means a person travelling with you on a *Trip* which has the same travel itinerary as you.

Treatment means surgical or medical procedures performed by a *Doctor* or qualified *Dentist* where the sole purpose of which is to cure or relieve acute *Illness* or *Injury*.

Trip means:

1. a *Domestic Return Trip*; or
2. an *Overseas Return Trip*.

Unattended means when your *Personal Baggage*, *Valuables*, *Money* or *Travel Documents* or an *Eligible Item* are not:

- (a) worn or carried by you; or
- (b) under your observation within 3 metres of you.

Usual Work means permanent full or part time employment, including self-employment, which you are engaged in prior to your *Overseas Return Trip* starting and that you intend to return to at the end of your *Overseas Return Trip*.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; binoculars; audio equipment or devices; photographic and electronic equipment or devices; *Smartphones*; personal organisers and games consoles; laptops and external computer devices (including all printers, modems, external hard drives and similar).

Work means your usual place of work within *Australia* having a fixed physical address.

The following words are also defined but may not be used with capital letters in this document to improve readability.

you/your means a *Covered Person*.

we/our/us means *Chubb*.

Coverage Summary

The coverage summary table below can be used as a quick reference to understand key coverage elements to each cover section. For a full understanding of what is covered, when you are covered and where cover does not apply, please refer to the individual section including the General Exclusions within this *Policy*. The benefits provided are subject to the terms, conditions and exclusions contained within this *Policy*.

Cover Section	Cover Description
Section A	<p><i>Trip Cancellation and Amendment Cover</i></p> <p>Provides cover for non-refundable deposits, excursion costs and unused travel and accommodation costs you have paid in advance in the event you Cancel, Curtail or change your <i>Trip</i> for the following reasons:</p> <ul style="list-style-type: none">– you or your <i>Travelling Companion</i> being, in the opinion of a treating <i>Doctor</i>, unfit to begin or continue your <i>Trip</i> due to an <i>Injury</i>, suffering an unforeseen <i>Illness</i> or dying before or during your <i>Trip</i>;– your <i>Close Relative</i>, or a <i>Close Relative</i> of a <i>Travelling Companion</i>, having an <i>Injury</i>, suffering an unforeseen <i>Illness</i> or dying before or during your <i>Trip</i>;– a <i>Natural Disaster</i> has caused devastation to the destination you were intending to travel;– as a result of a <i>Natural Disaster</i>, an Australian State, Territory, or the Australian Federal Government or an Australian government agency (such as DFAT – Department of Trade and Foreign Affairs) have issued, or upgraded a travel advisory warning advising you to ‘Do Not Travel’ or that borders are closed at the destination you were intending to travel, and the warning was published or the borders were closed after you:<ul style="list-style-type: none">• made your <i>Relevant Travel Purchase</i> in the case of a claim for Cancellation, or• started your <i>Trip</i> in the case of a claim for Curtailment or <i>Trip</i> Change. <p>Cover varies depending on the <i>Trip</i> type (overseas or domestic).</p>

Key Exclusions and Limitations

- you or any other person having a change of mind and deciding not to start a *Trip*, continue with the *Trip* or any other disinclination to travel;
- Cancellation, Curtailment or *Trip Change* due to *Pre-Existing Medical Conditions*;
- losses arising from the death, serious *Injury* or acute *Illness* of any *Close Relative* or *Travelling Companion* who is 80 years of age or older when you make your *Relevant Travel Purchase*;
- *Close Relative* who is not a *Resident of Australia*;
- circumstances where Cancellation, Curtailment or *Trip Change* was foreseeable, avoidable, unnecessary or within *your* control at the time of making a *Relevant Travel Purchase* (for Cancellation) or before starting *your Trip* (for Curtailment or *Trip Change*);
- additional costs incurred due to *your* failure to notify the carrier or travel agent as soon as reasonably practicable that *your Trip* is to be Cancelled or Curtailed;
- any government regulation, conditions, prohibition or restriction, including but not limited to:
 - mandatory quarantine, except where *you* have a valid *Trip Change* or Curtailment claim under specified *Event 1* of Section A and incur reasonable additional travel or accommodation expenses resulting from the quarantine;
 - border closures and/or government travel advisories, except where *you* have a necessary and unavoidable Cancellation, Curtailment or *Trip Change* due to specified *Event 9* of Section A;
- loss arising from any epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from *COVID-19* which is covered under specified *Events 1 and 2*).

Cover Section	Cover Description
Section B	<p>Overseas Medical Emergency Expenses Cover</p> <p>Provides cover for <i>Repatriation/Evacuation</i>, cost of overseas emergency medical <i>Treatment</i>, emergency dental <i>Treatment</i>, incidental expenses and reasonable extra accommodation costs in the event of a <i>Medical Emergency</i> while you are on your <i>Overseas Return Trip</i> and transportation of your remains and burial expenses following your death.</p>
Section C	<p>Accidental Death Cover</p> <p>Cover in the event an <i>Injury</i> results in your <i>Accidental Death</i> whilst on an <i>Overseas Return Trip</i>.</p>
Section D	<p>Public Transport Accident Cover</p> <p>Provides cover for <i>Accidental Death</i> or <i>Permanent Disablement</i> arising:</p> <ul style="list-style-type: none"> – while travelling as a passenger on <i>Public Transport</i>; – while in a departure or destination terminal; – from exposure and disappearance.
Section E	<p>Loss of Income Cover</p> <p>Provides cover for loss of your <i>Monthly Salary</i> if you are employed or self-employed and during an <i>Overseas Return Trip</i> suffer an <i>Injury</i> which results in <i>Temporary Total Disablement</i> and a loss of your <i>Monthly Salary</i> for 30 days or more.</p>

Key Exclusions and Limitations

- *your Pre-Existing Medical Conditions;*
 - any expenses if you are 80 years of age or older when you make your *Relevant Travel Purchase*;
 - costs arising from your participation in *Excluded Sports and Activities*;
 - medical costs if you do not make reasonable attempts to contact *Chubb Assistance* where you were reasonably able to do so;
 - costs arising from or related to *Trips* where the following advice has been provided prior to starting your *Trip*:
 - an Australian State or Territory or the Australian Federal Government or an Australian government agency (such as DFAT) has issued a travel advisory warning, advising you to 'Do Not Travel' or that borders are closed, for the destination you planned to travel to; or
 - a *Doctor* advised you not to travel;
 - loss arising from any epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from COVID-19 which is first diagnosed by a *Doctor* while on your *Trip*).
- *your death* if it occurs in *Australia*;
 - death caused by *Illness*, a *Pre-Existing Medical Condition* or natural causes.
- privately hired, rented or chartered transport;
 - we will only pay 1 benefit type amount for any 1 accident or *Injury*, being the highest benefit type amount for a *Card Member*, *Additional Card Member*, *Spouse* or *Dependent Child(ren)*.
- Any future income you expect or could receive as part of any bonus or bonus structure, salary increase, salary sacrifice scheme or employee benefit scheme (such as shares).

Cover Section	Cover Description
Section F	<p>Resumption of Long Overseas Trip Cover</p> <p>Provides cover for costs to resume <i>your Long Overseas Trip</i> (when you have more than 14 days from the return date of <i>your Long Overseas Trip</i>) after it has been interrupted following the death, <i>Injury</i> or unforeseen <i>Illness</i> of a <i>Close Relative</i>.</p>
Section G	<p>Trip Delay Cover</p> <p>Provides cover on a <i>Trip</i> for:</p> <ul style="list-style-type: none"> – delayed flight departure of 6 hours or more, flight cancellation, denied flight boarding, missed flight connection for the cost of accommodation. – 12 hour delay of <i>Personal Baggage</i> checked-in on <i>Scheduled Flight</i> for the purchase of essential emergency clothing and toiletries. <p>The amount of cover varies for each benefit.</p>
Section H	<p>Personal Baggage, Valuables, Money and Travel Documents Cover</p> <p>Provides cover for damaged, destroyed, lost, stolen <i>Personal Baggage, Valuables, Money and Travel Documents</i> during <i>your Trip</i>.</p>
Section I	<p>Hijack Cover</p> <p>Provides cover for the cost of <i>your Close Relatives</i> to travel and stay at the place of the <i>Hijack</i> in the event of <i>your Public Transport</i> being subjected to <i>Hijack</i> during <i>your Trip</i> and if you are detained in excess of 24 hours.</p>

Key Exclusions and Limitations

- costs if you do not resume your *Long Overseas Trip* within 30 days of returning to *Australia* and if you have 14 days or less remaining from the return date of your *Long Overseas Trip*;
- *Close Relative* who is 80 years of age or older when you make your *Relevant Travel Purchase*;
- *Close Relative* who is not a *Resident of Australia*;
- costs where there was a reasonable likelihood that a return *Home* may be necessary or a reasonable person under the circumstances would have foreseen prior to making the *Relevant Travel Purchase*, arranging, rearranging the *Trip* may lead to your return *Home* from a *Long Overseas Trip*.
- *Personal Baggage* delay or extended *Personal Baggage* delay when checked-in on the *Scheduled Flight* that returns you *Home*;
- the purchase of clothing or toiletries that are not reasonably necessary for your *Trip*;
- costs if you fail to notify the transport provider or carrier about delayed or missing luggage or you do not obtain a luggage incident report from them or show you have taken reasonable steps to obtain one;
- any delay or cancellation of a *Scheduled Flight* as a result of COVID-19.
- *Valuables* or *Money* within your *Personal Baggage* checked-in or stowed in the luggage hold of an airplane, ship, bus or train;
- *Unattended Valuables* and/or *Money* in a motor vehicle;
- items left *Unattended* in a *Public Place* (unless you have no option other than to leave the items *Unattended* due to an emergency medical, security or evacuation situation);
- claims where you do not obtain a report from local police, the carrier, tour or transport operator or accommodation provider and you have not taken reasonable steps to obtain one either;
- deductions will be applied for depreciation (wear and tear), as explained in Section H.
- We will not act as your negotiator or intermediary or advise you or any other person in dealing with the Hijackers;
- *Hijacking* from a member of your family, *Close Relative* or *Travelling Companion*.

Cover Section	Cover Description
Section J	<p>Personal Liability Cover</p> <p>Provides cover for reimbursement of costs associated with <i>your</i> legal liability for damage or <i>Injury</i> to any person (other than a member of <i>your</i> family, a <i>Close Relative</i> or a <i>Travelling Companion</i>) or damage or accidental loss to property which occurs whilst <i>you</i> are on a <i>Trip</i>.</p>
Section K	<p>Rental Vehicle Excess Cover</p> <p>Provides cover for the <i>Excess</i> for which <i>you</i> would be liable to pay when <i>you</i> hire a <i>Rental Vehicle</i> for less than 30 days and <i>your Rental Vehicle</i> is:</p> <ul style="list-style-type: none"> (a) damaged in a motor vehicle collision; or (b) damaged by fire; or (c) maliciously damaged; or (d) stolen; <p>whilst in <i>your</i> control or custody.</p>
Section L	<p>Card Purchase Cover</p> <p>Provides cover for theft or damage to <i>Eligible Items</i> within 90 days of purchase.</p>
Section M	<p>Buyer's Advantage Cover</p> <p>Provides cover for the breakdown or defect of <i>Eligible Items</i> during the buyer's advantage period.</p>

Key Exclusions and Limitations

- you intentionally incurring any liability;
- *Injury* to any person who is a member of *your* family, a *Close Relative*, a *Travelling Companion* or any person under a contract of service or apprenticeship with *you*;
- any damage or *Injury* out of the ownership, possession, control or use by *you* or on *your* behalf of:
 - (a) mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than 10 metres in length);
 - (b) firearms;
 - (c) animals (other than horses and domestic pets).
- the rental of trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles;
- the operation of the *Rental Vehicle* which violates the terms of the *Rental Agreement*;
- costs where *you* are not a nominated driver or specified driver under the *Rental Agreement*;
- costs where *you* do not have an appropriate and a valid driving licence giving *you* legal rights to drive;
- anyone who is not a *Covered Person*;
- costs where *you* have not paid for the insurance for loss or damage to the *Rental Vehicle* option on the *Rental Vehicle*.
- an *Eligible Item* left *Unattended* in a *Public Place* (unless *you* have no option other than to leave the *Eligible Item Unattended* due to an emergency medical, security or evacuation situation);
- an *Eligible Item* left *Unattended* in a motor vehicle except where they are locked in a *Secure Area* which has been accessed by *Forcible Entry* or *you* have no option other than to leave the *Eligible Item Unattended* due to an emergency medical, security or evacuation situation.
- items purchased from a retailer outside *Australia*;
- any costs other than for parts and/or labour costs resulting from a covered breakdown or defect.

Schedule of Benefits

Please note that amounts quoted are in Australian dollars, unless otherwise noted.

Travel Insurance	
Section of Cover	Cover
Section A	Trip Cancellation and Amendment Cover (section limit)
	(b) Travel agent commission (sub-limit)
	(c) Additional travel and accommodation (sub-limit)
Section B	Overseas <i>Medical Emergency</i> Expenses Cover
	1. In the event of a <i>Medical Emergency</i> (section limit)
	2. Emergency Dental (sub-limit)
	3. <i>Repatriation/Evacuation</i> (sub-limit)
	4. Incidental expenses each 24 hours (sub-limit)
	5. Extra accommodation (room only) (sub-limit)
	6. (a) Return economy airfare (sub-limit)
	6. (b) Extra accommodation (room-only) (sub-limit)
	2. In the event of <i>your death</i> (<i>Repatriation/Funeral/Burial</i> costs)
	In the event of <i>your death</i> in a Schengen member state
Section C	<i>Accidental Death</i> Cover
	1. <i>Accidental Death</i> due to <i>Injury</i>

Benefit Limits – Per Covered Person					
Overseas Return Trip		Domestic Return Trip		Excess Applies	
Unlimited		Up to \$3,000		\$250	
Up to \$1,000 or 15% of the value of the travel, whichever is the lesser		Up to \$750 or 15% of the value of the travel, whichever is the lesser			
Up to \$700		Up to \$500			
Unlimited* for up to 12 months from the date of the <i>Injury</i> or <i>Illness</i> (other than for any <i>Medical Emergency</i> as a result of an act of <i>Terrorism</i> which is sub-limited to \$1,000,000)		Not covered		\$250	
Up to \$1,250					
Up to \$500,000		Up to \$50,000			
Up to \$80 per 24-hour period to a maximum of \$4,800					
Up to \$250 per 24-hour period to a maximum of \$5,000		Not covered			
Up to \$3,000					
Up to \$200 per 24-hour period to a maximum of \$2,800					
Up to \$20,000		Up to \$5,000			
Up to 30,000 EUR		Not covered			
<i>Card Member/ Additional Card Member/Spouse</i>	<i>Dependent Child</i>	<i>Card Member/ Additional Card Member/Spouse</i>	<i>Dependent Child</i>	Nil	
\$20,000	\$10,000	Not covered			

Travel Insurance

Section of Cover	Cover	
Section D	Public Transport Accident Cover	Benefit Type
	<ol style="list-style-type: none"> 1. <i>Accidental Death or Permanent Disablement</i> arising while travelling as a passenger on <i>Public Transport</i> 2. <i>Accidental Death or Permanent Disablement</i> arising while in a departure terminal or destination terminal 3. <i>Accidental Death or Permanent Disablement</i> arising from exposure 4. <i>Accidental Death</i> arising from disappearance 	i. <i>Accidental Death</i>
		Permanent Disablement
		ii. Loss of both hands or both feet
		iii. Loss of 1 hand and 1 foot
		iv. Loss of entire sight of both eyes
		v. Loss of entire sight of 1 eye and 1 hand or 1 foot
		vi. Loss of 1 hand or 1 foot
Section E	vii. Loss of the entire sight of 1 eye	
Section E	Loss of Income Cover (section limit)	
	<i>Monthly Salary</i> (up to 5 months)	
Section F	Resumption of Long Overseas Trip	
	1. Returning to <i>Australia</i> for a <i>Close Relative</i>	
	2. Returning to <i>Australia</i> for a <i>Close Relative</i> with a <i>Pre-Existing Medical Condition</i>	

Benefit Limits – Per Covered Person					
Overseas Return Trip		Domestic Return Trip		Excess Applies	
Card Member/ Additional Card Member/Spouse	Dependent Child	Card Member/ Additional Card Member/Spouse	Dependent Child	NIL	
\$500,000	\$100,000	\$500,000	\$100,000		
\$500,000	\$100,000	\$500,000	\$100,000		
\$500,000	\$100,000	\$500,000	\$100,000		
\$500,000	\$100,000	\$500,000	\$100,000		
\$500,000	\$100,000	\$500,000	\$100,000		
\$250,000	\$50,000	\$250,000	\$50,000		
\$250,000	\$50,000	\$250,000	\$50,000		
Up to \$21,700		Not covered		30 days	
Up to \$4,340 per month					
		Not covered		\$250	
Up to \$3,000					
Up to \$2,000					

Travel Insurance

Section of Cover	Cover
Section G	Trip Delay Cover
	1. Delayed, cancelled, overbooked or missed onward flight
	2. Extended delayed, cancelled, overbooked or missed onward flight
	3. Delay of <i>Personal Baggage</i> checked-in on <i>Scheduled Flight</i>
	4. Extended Delay of <i>Personal Baggage</i> checked-in on <i>Scheduled Flight</i>
	5. Delayed arrival to a <i>Special Event</i>
Section H	Personal Baggage, Valuables, Money and Travel Documents Cover (section limit)
	(a) <i>Money and Travel Documents</i> (sub-limit)
	(e) Maximum total of all <i>Valuables</i> (including sub-limits i. to iii.);
	i. 1 <i>Smartphone</i> (sub-limit);
	ii. 1 laptop (sub-limit);
	iii. 1 camera (including lenses and accessories) (sub-limit);
	(f) Any single item or <i>Pair or Set</i> of items (sub-limit);
Section I	Hijack Cover (section limit is an aggregate limit for all your Close Relatives)
	(a) Return economy airfare
	(b) Extra accommodation (room-only) for each 24-hour period
Section J	Personal Liability Cover (section limit)
Section K	Rental Vehicle Excess Cover (section limit)

Benefit Limits – Per Covered Person			
Overseas Return Trip	Domestic Return Trip		Excess Applies
Up to \$750, after 6 hours	Up to \$100, after 6 hours		NIL
Up to \$700 per 24-hour period (first payable after 30 hours) to a maximum of \$3,500	Up to \$100 per 24-hour period (first payable after 30 hours) to a maximum of \$700		
Up to \$500, after 12 hours	Up to \$100, after 12 hours		
Up to \$500 per 24-hour period (first payable after 36 hours) to a maximum of \$2,500	Up to \$100 per 24-hour period (first payable after 36 hours) to a maximum of \$700		
Up to \$750	Not covered		
Up to \$15,000	Up to \$3,000		\$250
Up to \$1,000	Up to \$250		
Up to \$13,000	Up to \$2,500		
Up to \$2,000	Up to \$1,000		
Up to \$5,000	Up to \$1,000		
Up to \$5,000	Up to \$1,000		
Up to \$2,000	Up to \$500		
Up to \$3,000	Up to \$800		NIL
Up to \$300 per 24-hour period to a maximum of \$4,200	Up to \$150 per 24-hour period to a maximum of \$1,050		
Up to \$2,500,000	Up to \$1,000,000		\$250
Up to \$5,000	Up to \$3,000		\$250

Retail Item Protection

Section of Cover	Cover
Section L	Card Purchase Cover (section limit) Per <i>Eligible Item</i>
Section M	Buyer's Advantage Cover (section limit) Per <i>Eligible Item</i>
*Unlimited costs for up to 12 months from the date of the <i>Injury</i> or <i>Illness</i> .	

Section A – Trip Cancellation and Amendment Cover

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

Not all benefits listed within this cover section are available for a *Trip*. Please refer to the Schedule of Benefits within this *Policy* to confirm the available cover under this section.

Specific Definitions under Trip Cancellation and Amendment Cover

Cancellation means you do not start your *Trip* at all. 'Cancel' and 'Cancelled' have the same meaning as Cancellation.

Curtailment means you have started your *Trip* and you have had to return to your *Home* in *Australia*. 'Curtail' and 'Curtailed' have the same meaning as Curtailment.

Trip Change means where you have started your *Trip* and you must make changes to your planned *Trip*, but do not have to return *Home* any earlier than intended.

What We Cover

If you have a necessary and unavoidable Cancellation, Curtailment or *Trip Change* due to one of the following unforeseen specified Events:

1. you or your *Travelling Companion*, as confirmed in writing by a treating *Doctor*, being unfit to begin or continue your *Trip* due to an *Injury*, suffering an unforeseen *Illness* or dying before or during your *Trip*, provided your *Travelling Companion* is 79 years of age or younger when you make your *Relevant Travel Purchase*;
2. your *Close Relative*, or a *Close Relative* of a *Travelling Companion*, where the *Close Relative*:
 - (a) is 79 years of age or younger when you make your *Relevant Travel Purchase*; and
 - (b) is a *Resident of Australia*; having an *Injury*, suffering an unforeseen *Illness* (as confirmed in writing by a treating *Doctor*) or their death (as confirmed by a death certificate) before or during your *Trip*;

Benefit Limit	Excess Applies
Up to \$25,000 any one calendar year (1st January-31st December) period	\$250
Up to \$2,500	
Up to \$10,000 any one calendar year (1st January-31st December) period	\$250
Up to \$10,000	

3.

your redundancy which qualifies for redundancy payments under current legislation;

4.

you being in the Australian armed services or emergency services (police, fire, ambulance) and your leave is revoked;

5.

you being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;

6.

your transport has been cancelled by your transport provider as a result of:

(a) riot, strike, civil commotion;

(b) adverse weather (including a *Natural Disaster*);

(c) mechanical breakdown of the transport you planned to travel on;

provided that there had been no reporting in the media or notice displayed on our website, prior to your *Relevant Travel Purchase*, that any such *Event* had occurred or was likely to occur;

7.

there is a *Natural Disaster*, or a *Natural Disaster* has recently happened or is reasonably expected to happen at your *Trip*

destination, provided that there had been no published official warning, prior to your *Relevant Travel Purchase*, that any such *Event* had occurred or was likely to occur;

8.

there is a *Natural Disaster* or the imminent risk of one at your *Home* in *Australia* which requires you to Cancel or Curtail your *Trip*, provided the Australian Government (State, Territory or Federal Government) or an Australian government agency (such as the National Emergency Management Agency or state-based equivalent) issues an official warning of the *Natural Disaster* or the imminent risk of one;

9.

as a result of a *Natural Disaster*, the Australian Government (State, Territory or Federal Government) or an Australian government agency (such as the Department of Trade and Foreign Affairs (DFAT)) issues or upgrades a travel advisory warning that advises ‘Do Not Travel’ to the destination you planned to travel to, or that destination’s borders are closed, and the warning was published or the borders closed after you:
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- i. made your *Relevant Travel Purchase*, if your claim is for Cancellation, or;
- ii. start your *Trip*, if your claim is for a Curtailment or *Trip Change*;

we will pay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

(a) the non-refundable and unused:

- i. deposits that you have paid in advance;
- ii. excursion costs that you have paid in advance;
- iii. travel and accommodation costs that you have paid in advance;

(b) the non-refundable travel agents' commission;

(c) any other reasonable additional travel or accommodation (room only) expenses for a *Trip Change* or *Curtailment*;

however, where you have incurred both additional travel or accommodation expenses as well as forfeited expenses, only the greater of each expense is payable under this *Policy*.

For example, if you forfeit accommodation for a particular night, but also incur expense of accommodation for the same night, only the highest amount will be payable.

Terms and Conditions applicable to *Trip Cancellation and Amendment Cover*

1. claims for *Injury* or *Illness* will require confirmation in writing by a

treating *Doctor* confirming you or your *Travelling Companion* are unfit to begin or continue your *Trip* as a result of *Injury* or *Illness*. If a written confirmation is not provided, you must provide evidence that you have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence.

2. claims for death will require death certificate (a certified copy) confirming death. If a death certificate is not provided, you must provide evidence that you have taken reasonable steps to obtain the death certificate, such as emails, call logs or other reasonable evidence.
3. where the purchase of an airplane, ship, bus or train ticket (or part thereof) was done so using membership rewards points or similar points and the loss of such points cannot be recovered from any other source, we will calculate the loss by using the retail price associated with the travel provider of the issued ticket at the time the ticket was purchased.
4. you must take reasonable steps to recover any refund, credit note or voucher you are entitled to. Where you have received or been offered a refund, credit note or voucher for the cost of a booking, whether partially or in full, the amount offered or received is to be considered refundable. You are only eligible for cover under this cover section for non-refundable and unused costs.

Exclusions applicable to Trip Cancellation and Amendment Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. *you* or any other person having a change of mind and deciding not to start a *Trip*, continue with the *Trip* or any other disinclination to travel;
2. *Pre-Existing Medical Conditions* (whether *yours*, *your Travelling Companion's* or a *Close Relative's*) except when *you* make a Cancellation, Curtailment or *Trip Change* due to the death of a *Travelling Companion* or *Close Relative* and provided the death was not as a result of a *Terminal Illness*;
3. the death, *Injury*, unforeseen *Illness* of any *Close Relative* or *Travelling Companion* who is 80 years or older when *you* make your *Relevant Travel Purchase*;
4. *Close Relatives* who are not Resident(s) of *Australia*;
5. costs where a refund, credit-note or voucher has been received or offered for the cost of the booking;
6. additional costs incurred due to *your* failure to notify the carrier or travel agent as soon as reasonably practicable that *your Trip* is to be Cancelled or Curtailed;
7. any government regulation, conditions, prohibition or restriction, including but not limited to:
 - (a) *your* failure to hold or obtain a valid passport, visa, or other required documentation prior to commencing *your Trip*;
 - (b) mandatory quarantine except where *you* have a valid *Trip Change* or Curtailment claim under specified *Event 1* of Section A and incur reasonable additional travel or accommodation expenses resulting from the quarantine;
 - (c) border closures and/or government travel advisories, except where *you* have a necessary and unavoidable Cancellation, Curtailment or *Trip Change* due to specified *Event 9* of Section A;
8. where *you* do not meet the vaccination protocols required by a transport provider or an Australian State, Territory or the Australian Federal Government or the government of any destination *you* had planned to travel to, before they allow *you* to board the *Public Transport*;
9. *your* failure to check-in at the required time for any flight, sea crossing, train or bus journey which is within *your* control;
10. cancellation caused by *your Work* commitments, or amendment of *your* entitlement by *your* employer, unless *you* are a member of the Australian armed services or emergency services (police, fire, ambulance) and the expense or cost was incurred as a result of *your* leave being revoked;
11. any costs for, or in respect of, anyone other than a person falling within the definition of *Covered Person*;

12. costs incurred in respect of any medical condition where you are unable to supply a medical certificate from your treating Doctor confirming Cancellation, Curtailment or Trip Change was necessary and unavoidable. If a written confirmation is not provided, you must provide evidence that you have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence;
 13. your financial circumstances or any contractual or business obligation;
 14. the failure of your travel agent to pass on monies to operators or to deliver promised services;
 15. a Cancellation due to a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence (such as failed booking) of a wholesaler or operator;
 16. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their *Insolvency* or the *Insolvency* of any person, company or organisation they deal with;
 17. additional transportation or accommodation (room only) expenses which are payable under another section or benefit of this *Policy*;
 18. any circumstances that were foreseeable, avoidable, unnecessary or within your control:
 - (a) at the time you made your *Relevant Travel Purchase* in the case of Cancellation, or
 - (b) before you start your *Trip* in the case of Curtailment or *Trip Change*;
- Excess applicable to Trip Cancellation and Amendment Cover**
- As noted in the Schedule of Benefits.
- ## Section B – Overseas Medical Emergency Expenses Cover
- This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.
- Not all benefits listed within this cover section are available for a *Trip*. Please refer to the Schedule of Benefits within this *Policy* to confirm the available cover under this section.
- ### What We Cover
1. **In the event of a Medical Emergency**
- If during your *Overseas Return Trip* (except when you are in *Australia*), you have a *Medical Emergency* resulting from an *Injury* or *Illness*, which is not a *Pre-Existing Medical Condition*, we will pay or reimburse the reasonable expenses for:
1. your emergency medical *Treatment* and hospital costs;

2. *your emergency dental Treatment to natural teeth;*
3. *your Repatriation/Evacuation costs if approved by Chubb Assistance (such approval not to be unreasonably withheld or delayed) following consultation with the treating Doctor;*
4. *your incidental expenses, such as food and toiletries expenses, which you may incur as a result of being hospitalised as an in-patient for each complete 24 hour period;*
5. *reasonable extra accommodation costs (room-only) for you and any person who stays or travels with you to provide support or care, as reasonably agreed by Chubb Assistance;*
6. *if you are travelling alone, we will pay the reasonable costs for:*
 - (a) *a return economy airfare; and*
 - (b) *extra accommodation (room-only);**for your friend or Close Relative to stay with you as reasonably agreed by Chubb Assistance.*

The maximum we will pay or reimburse under the *Overseas Medical Emergency Expenses Cover* is the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits. However, we will stop paying costs and expenses prior to that limit being reached if one of the following first occurs:

- i. 12 months have elapsed since the date of the *Injury or Illness*; or
- ii. *you return to Australia;* or
- iii. *you have been declared fit to travel by a treating Doctor or when recommended by Chubb*

Assistance's medical officer to return to Australia, but you decide to remain overseas.

2. In the event of your death

If during *your Trip*, in the event of *your death*, *Chubb Assistance* will organise, arrange and pay the reasonable costs up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- (a) *transportation of your remains to an airport of your Home State or Territory in Australia; or*
- (b) *cremation and subsequent transportation of your remains to an airport of your Home State or Territory in Australia; or*
- (c) *local (in the country of your death) burial.*

If you hold a valid *Schengen Visa* and in the event of *your death* in a Schengen member state during *your Overseas Return Trip*, the maximum amount we will pay in total will not exceed 30,000EUR for expenses incurred in that Schengen member state for *your burial or cremation*.

Terms and Conditions applicable to Overseas Medical Emergency Expenses Cover

1. *you must be 79 years of age or younger when you make your Relevant Travel Purchase.*
2. *we will not be liable to pay or reimburse you for any medical Treatment, hospital costs, dental Treatment or any other ancillary Treatment (i.e. physiotherapy) that are incurred in Australia.*

3. you must take all reasonable measures to avoid or minimise any claim, to follow all applicable care and safety procedures notified to you by a treating *Doctor* or *Chubb Assistance's* medical officer, to obtain help or assistance as soon as reasonably possible and avoid danger, except in an attempt to save human life.
4. you must make all reasonable attempts to call (demonstrated in call logs) *Chubb Assistance* before seeking overseas Emergency Medical Treatment. If your medical condition prevents you from calling, if possible, someone else should call on your behalf, such as a relative, *Travelling Companion*, nurse or *Doctor*. If you do not make reasonable attempts to call *Chubb Assistance* before seeking emergency medical Treatment, or you chose to seek Treatment from a medical service provider not approved by *Chubb Assistance*, you may be responsible for your medical expense costs to the extent that those medical expenses could otherwise have been reduced through preferred medical providers arranged by *Chubb Assistance*.
5. in the event of an overseas *Medical Emergency*, we will arrange your transportation to the nearest hospital or evacuate you to the nearest adequately equipped hospital in the event that local medical facilities consider they cannot adequately treat you or where *Chubb Assistance's* medical officer considers local medical facilities to be inadequate.
6. if your original means of transportation cannot be used, we will repatriate you directly to *Australia* when you are deemed medically fit to travel by the local treating *Doctor* or by *Chubb Assistance's* medical officer.
7. to understand the extent of your *Injury* or *Illness* and what *Treatment* or *Repatriation/Evacuation*, if any, is required, we may seek a second independent *Doctor* or *Dentist* to review and confirm what medical *Treatment*, expenses or *Repatriation/Evacuation* is appropriate.
8. we will repatriate or evacuate you to *Australia* by the quickest and most direct route as determined by the treating *Doctor* or as recommended by *Chubb Assistance's* medical officer. However, if you chose to be repatriated or evacuated without first discussing this with *Chubb Assistance*, you may be responsible for any costs to the extent that those *Repatriation/Evacuation* costs could otherwise have been reduced through preferred medical providers arranged by *Chubb*.
9. claims for death will require a death certificate confirming the cause of death. If it is not reasonably practical to obtain a death certificate, you or your legal representative must provide reasonable evidence in support of why a death certificate cannot be obtained, such as emails, call logs demonstrating your or your legal representative's attempt to obtain the death certificate.
10. benefits will be paid in Australian dollars to your estate following death.

Exclusions applicable to Overseas Medical Emergency Expenses Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. your *Pre-Existing Medical Condition(s)*;
2. any medical *Treatment*, hospital costs, dental *Treatment* or any other ancillary *Treatment* (i.e. physiotherapy) that are incurred in *Australia*;
3. costs that are incurred 12 months after the date of the *Injury* or *Illness* first occurs;
4. your failure to make any reasonable attempt to contact *Chubb Assistance* where you were reasonably able to do so;
5. your participation in *Excluded Sports and Activities*;
6. participation in a sporting *Event* where you receive, or are eligible to receive, an appearance fee, wage, salary or prize *Money* in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting *Event*;
7. costs from dental *Treatment* caused by or related to the deterioration and/or decay of teeth or associated tissue;
8. costs related to dentures, crowns and orthodontics;
9. costs from routine medical or dental *Treatment* or prenatal visits;
10. *Treatment* or prescription medication (including medication and ongoing immunisations) started prior to your *Overseas Return Trip*;
11. *Treatment* performed by *Close Relatives*, except in a life-threatening emergency;
12. you remaining overseas after *Chubb Assistance* confirms, based on medical evidence from the treating *Doctor*, that you are fit to travel and can return to *Australia*;
13. any expenses incurred in relation to *Treatment* that can reasonably be delayed until you return to *Australia*;
14. costs arising from an *Overseas Return Trip* involving pre-planned *Treatment*, or for the purpose of obtaining *Treatment*, and *Treatment* for cosmetic reasons. Unless *Chubb Assistance's* medical officer agrees that such *Treatment* is necessary as a result of any covered accident;
15. you engaging in *Manual Work*;
16. diagnostic or routine screening tests, unless recommended by a *Doctor* as part of your emergency medical *Treatment*;
17. any costs incurred in a destination where an Australian State, Territory, or the Australian Federal Government or an Australian government agency (such as DFAT) have issued or upgraded a travel advisory warning, advising you to 'Do Not Travel' or that borders are closed, for the destination you planned to travel to and this occurred prior to you starting your *Trip*. This exclusion applies even

if you have been granted a travel exemption by an Australian State or Territory, the Australian Federal Government or an Australian government agency (such as DFAT) to travel;

18. a *Medical Emergency* occurring within the territorial waters of *Australia* if the expense:
- (a) is a professional service for which a Medicare benefit is or would be payable in accordance with the *Health Insurance Act 1973* (Cth); and
 - (b) would result in us contravening the *Health Insurance Act 1973* (Cth) or the *Private Health Insurance Act 2007* (Cth) or any succeeding legislation to those Acts;
 - (c) meaning no claim will be paid where we do not have the necessary licences to provide such cover.

Excess applicable to Overseas Medical Emergency Expenses Cover

As noted in the Schedule of Benefits.

Section C – Accidental Death Cover

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

Not all benefits listed within this cover section are available for a *Trip*. Please refer to the Schedule of Benefits within this *Policy* to confirm the available cover under this section.

What We Cover

Accidental Death due to Injury

If during your *Overseas Return Trip*, you suffer an *Injury* that results in your *Accidental Death* within 12 months of the date of the *Injury*, we will pay your estate the applicable benefit amount up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

If you are eligible for the higher *Accidental Death* benefit under Section D – *Public Transport Accident Cover*, the above benefit cannot also be claimed.

Terms and Conditions applicable to Accidental Death Cover

1. benefits will be paid in Australian dollars to your estate.
2. claims for *Accidental Death* will require death certificate confirming cause of death.
3. if you are also entitled to make a claim from us under a separate insurance policy on another NAB issued card account, we will only make 1 payment in relation to the accident and loss in question. In that instance, we will pay the highest benefit amount applicable.

Exclusions applicable to Accidental Death Cover

**Please also refer to the
General Exclusions applicable
to All Sections within this Policy.**

We will not pay for or reimburse any costs arising from or relating to:

1. your death if it occurs within *Australia*;
2. the *Accidental Death* of a person that is not a *Covered Person*;
3. death caused by *Illness*, a *Pre-Existing Medical Condition* or natural causes;
4. where a claim has been paid under any other section of this *Policy* for the same *Event*.

Excess applicable to Accidental Death Cover

As noted in the Schedule of Benefits.

Section D – Public Transport Accident Cover

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

Not all benefits listed within this cover section are available for a *Trip*. Please refer to the Schedule of Benefits within this *Policy* to confirm the available cover under this section.

What We Cover

1. **Accidental Death or Permanent Disablement arising while travelling as a passenger on Public Transport**

If during your *Trip*, you sustain an *Injury* that results in an *Accidental Death* or *Permanent Disablement* as described within the Schedule of Benefits as a result of:

- travelling as a passenger on *Public Transport*, or
- boarding or disembarking from *Public Transport*,

we will pay the applicable benefit amount noted in the Schedule of Benefits.

2. **Accidental Death or Permanent Disablement arising while in a departure terminal or destination terminal**

If during your *Trip*, you sustain an *Injury* that results in an *Accidental Death* or *Permanent Disablement* as described within the Schedule of Benefits while at your ticketed departure or destination terminal (both as designated on your ticket) of a *Public Transport*, we will pay the applicable benefit amount noted in the Schedule of Benefits.

3. **Accidental Death or Permanent Disablement arising from exposure**

If during your *Trip*, you sustain an *Injury* due to exposure to excessive weather conditions that results in an *Accidental Death* or *Permanent Disablement* as described within the Schedule of Benefits due to the disappearance, sinking or wrecking of the *Public Transport* on which you were travelling on, we will pay the applicable benefit amount noted in the Schedule of Benefits.

4. **Accidental Death arising from disappearance while travelling on Public Transport**

If during your *Trip*, you disappear due to the disappearance, sinking

or wrecking of the *Public Transport* on which you were travelling, and your body has not been found within 12 months, you will be deemed to have died at the time of your disappearance and we will pay the applicable *Accidental Death* benefit amount noted in the Schedule of Benefits.

Terms and Conditions applicable to *Public Transport Accident Cover*

1. in no circumstance will we pay for more than 1 loss type sustained by you as a result of any 1 accident or *Injury*. Where more than 1 loss type is sustained, the benefit will be paid for the highest benefit amount for a *Card Member*, *Additional Card Member*, *Spouse* or *Child*.
2. claims for *Permanent Disablement* will require confirmation in writing by a treating *Doctor* as soon as reasonably possible. Medical certificates must be provided at your own cost.
3. claims for *Accidental Death* will require death certificate confirming cause of death. In the case of disappearance on *Public Transport*, a *Covered Person* or your legal representative must provide reasonable evidence that the *Covered Person's* body was not found within 12 months.
4. if you are also entitled to make a claim under the insurance cover provided by us under another *NAB* issued card account, we will only make 1 payment equal to the highest benefit amount payable under all insurance cover provided by us in relation to the accident and loss in question.

5. benefits will be paid in Australian dollars to you or, in the case of your *Accidental Death*, to your estate.

Exclusions applicable to *Public Transport Accident Cover*

Please also refer to the *General Exclusions applicable to all Sections within this Policy*.

We will not pay for or reimburse any costs arising from or relating to:

1. travelling on privately hired, rented or chartered transport;
2. the *Accidental Death* or *Permanent Disablement* of a person that is not a *Covered Person*.

Excess applicable to *Public Transport Accident Cover*

As noted in the Schedule of Benefits.

Section E – Loss of Income Cover

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

Not all benefits listed within this cover section are available for a *Trip*. Please refer to the Schedule of Benefits within this *Policy* to confirm the available cover under this section.

What We Cover

Temporary Total Disablement – Loss of Income Cover

If during your Overseas Return Trip, you suffer an *Injury* which:

- (a) was not a Pre-Existing Condition; and
- (b) leads to *Temporary Total Disablement* resulting in you being unfit to attend your current *Usual Work* in Australia, as confirmed by your treating Doctor; and
- (c) causes the loss of your entire regular *Monthly Salary* lasting 30 days or longer;

we will pay for any 1 *Injury*, your *Monthly Salary* up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for a maximum period of 5 months.

Terms and Conditions applicable to Loss of Income Cover

- 1. you must see a Doctor. The first day of your *Temporary Total Disablement* is the date from which your treating Doctor confirms you were unable to work.
- 2. you must provide us with the treating Doctor's certificate confirming your continuing *Temporary Total Disablement* at the end of the first 30 days and/ or as soon as reasonably possible after 30 days and after every subsequent 30 day period or within a reasonable time if we request it. Medical certificates must be provided at your cost.

- 3. we will pay 1 monthly benefit on or after the 31st day and will continue to pay for each complete calendar month, or until you are no longer suffering *Temporary Total Disablement* as deemed to be medically fit by a treating Doctor or by Chubb Assistance's medical officer.
- 4. after the first 30 days of *Temporary Total Disablement*, if *Temporary Total Disablement* is less than a complete calendar month, we will pay a benefit of one-thirtieth (1/30th) of the monthly benefit for each subsequent day of *Temporary Total Disablement*.
- 5. in the event of claims for separate periods of *Temporary Total Disablement* resulting from the same or different conditions or causes, we will only pay a *Temporary Total Disablement* monthly benefit if you have been in employment or self-employed and engaged in your usual employment duties for 90 consecutive days between each period of *Temporary Total Disablement*.
- 6. if 2 periods of *Temporary Total Disablement* resulting from the same condition or cause are separated by less than 90 days, we will treat this as 1 claim. Therefore, the first 30 days will not apply to the second period of *Temporary Total Disablement*. However, we will not pay for any days when you did not suffer *Temporary Total Disablement*.

Exclusions applicable to Loss of Income Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. any income where your employment ends with the employer. This means: if your employment ends before the *Temporary Total Disablement* then this cover does not apply or if your employment ends after the *Temporary Total Disablement*, we will only pay up until the point your employment ended;
2. any future income you expect or could receive as part of any bonus or bonus structure, salary increase, salary sacrifice scheme or employee benefit scheme (such as shares);
3. *Pre-Existing Medical Conditions*.

Excess applicable to Loss of Income Cover

As noted in the Schedule of Benefits.

Section F – Resumption of Long Overseas Trip Cover

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

Not all benefits listed within this cover section are available for a *Trip*. Please refer to the Schedule of Benefits within

this *Policy* to confirm the available cover under this section.

What We Cover

1. Returning to Australia for a Close Relative

In the event that you have to interrupt a *Long Overseas Trip* and return to *Australia* immediately following the:

1. death;
2. *Injury*;
3. unforeseen *Illness*;

of a *Close Relative* which was not as a result of a *Pre-Existing Medical Condition* and where the *Close Relative* is:

- (a) 79 years of age or younger when you make your *Relevant Travel Purchase*; and
- (b) a *Resident of Australia*;

we will pay or reimburse the costs of a *Scheduled Flight* of equal class, seat or cost for you to resume your *Long Overseas Trip* if:

- i. you resume your *Long Overseas Trip* within 30 days of returning to *Australia*; and
- ii. on the date you return to *Australia* you have more than 14 days remaining on your *Long Overseas Trip*;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2. Returning to Australia for a Close Relative with a Pre-Existing Medical Condition

In the event that you have to interrupt a Long International Trip and return to Australia immediately following the:

1. death;

of a Close Relative which was as a result of a Pre-Existing Medical Condition and where the Close Relative is:

- (a) 79 years of age or younger when you make your Relevant Travel Purchase; and
- (b) a Resident of Australia;

we will pay or reimburse the costs of a Scheduled Flight of equal class, seat or cost for you to resume your Long Overseas Trip if:

- i. you resume your Long Overseas Trip within 30 days of returning to Australia; and
- ii. on the date you return to Australia you have more than 14 days remaining on your Long Overseas Trip;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Resumption of Long Overseas Trip Cover

1. we will deduct any airline refunds or travel credits you receive from the amount we pay or reimburse.
2. we will deduct any airfares reimbursed under Section A – Trip Cancellation and Amendment Cover.

3. we will only pay or reimburse for airfares that are of equal class, seat or cost to that of the original booking.
4. the resumption of your Long Overseas Trip must be in the country you left to return Home or the country you would be in had your return Home not occurred based on the original travel schedule.
5. you must resume your Long Overseas Trip within 30 days of returning to Australia.
6. on the date you return to Australia, you must have more than 14 days remaining on your Long Overseas Trip.
7. we will only pay if the death, Injury or unforeseen Illness of a Close Relative occurred after you make your Relevant Travel Purchase.

Exclusions applicable to Resumption of Long Overseas Trip Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. costs from the death, Injury or unforeseen Illness of any Close Relative:
 - i. who is 80 years of age or older when you made your Relevant Travel Purchase; or
 - ii. that occurred before you made your Relevant Travel Purchase;
2. any Terminal Illness of a Close Relative which was diagnosed

before you made your *Relevant Travel Purchase*;

3. *Close Relatives* who are not Resident(s) of *Australia*;
4. any transportation costs within *Australia*;
5. airfare costs to resume your *Long Overseas Trip* where you have made a Claim under Section A *Trip Cancellation and Amendment Cover*;
6. circumstances where there was a reasonable likelihood that a return *Home* may be necessary or a reasonable person under the circumstances would have foreseen prior to making the *Relevant Travel Purchase* or booking, arrangement or rearrangement the *Long Overseas Trip*, may lead your return *Home* from an *Long Overseas Trip*;
7. any airfares for which have not been booked and paid for before you started your *Long Overseas Trip*;
8. costs where a claim has been paid under any other section of this *Policy* for the same *Event*.

Excess applicable to Resumption of Long Overseas Trip Cover

As noted in the Schedule of Benefits.

Section G – Trip Delay Cover

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

Not all benefits listed within this cover section are available for a *Trip*. Please

refer to the Schedule of Benefits within this *Policy* to confirm the available cover under this section.

What We Cover

1. Delayed, cancelled, overbooked or missed onward flight

If during your *Trip*, your *Scheduled Flight* is:

- (a) delayed or cancelled for 6 hours or more; or
- (b) you are denied boarding of the aircraft due to over-booking, and no alternative flight is made available to you within 6 hours of the scheduled departure time of such flight; or
- (c) your onward connecting *Scheduled Flight* is missed at the transfer point due to the late arrival of your incoming connecting *Scheduled Flight*, and no alternative onward flight is made available to you within 6 hours of the actual arrival time of the incoming flight;

we will reimburse you for additional hotel accommodation (room only) up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2. Extended delayed, cancelled, overbooked or missed onward flight

If you have a claim under 1) Delayed, cancelled, overbooked or missed onward flight, we will also reimburse you for additional accommodation expenses (room only) for each full 24-hour period that the delay continues beyond the initial 6-hour delay up to the maximum relevant cover section

limit inclusive of sub-limits as shown in the Schedule of Benefits.

3. Delay of Personal Baggage checked-in on Scheduled Flight

If during your *Trip*, your accompanying *Personal Baggage*, which is checked in on the *Scheduled Flight* is not delivered to you by the airline provider within twelve (12) hours of your arrival at the scheduled destination point, we will reimburse you for the purchase of essential emergency clothing and toiletries which are required for use within the first twenty-four (24) hours of the *Personal Baggage* delay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

There is no cover under this section for loss arising from *Personal Baggage* delay when checked-in on the *Scheduled Flight* that returns you *Home*.

4. Extended Delay of Personal Baggage checked-in on Scheduled Flight

If during your *Trip*, your accompanying *Personal Baggage* which is checked in on the *Scheduled Flight* is not delivered to you by the airline provider upon your arrival at the scheduled destination point, we will reimburse you for the reasonable emergency purchase of essential clothing and toiletries for each additional 24 hours after the initial 12 hours baggage delay, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

There is no cover under this section for loss arising from extended *Personal*

Baggage delay when checked-in on the *Scheduled Flight* that returns you *Home*.

5. Delayed arrival to a Special Event

If during your *Trip*, your *Scheduled Flight* is delayed due to an unforeseeable circumstance outside your control and as a result you would be unable to arrive in time for a *Special Event*, which cannot be delayed due to your late arrival, we will pay reasonable additional expenses for the cost of alternative *Public Transport* to arrive at the *Special Event*, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Trip Delay Cover

1. in the event of a claim, you must provide us with invoices and/or receipts.
2. claims for lost or delayed luggage must be reported to the transport provider or carrier and a property irregularity report (such as a luggage incident report) obtained where reasonably possible. If a property irregularity report or incident report is not provided, you must provide evidence that you have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence. A copy of any property irregularity report obtained from the airline must be supplied to us together with the following information:

- (a) full details of the flight (airline, flight numbers, departure airport, destination, *Scheduled Flight* times and arrival airport);
 - (b) full details of the delay or loss incurred; and
 - (c) full details of expenses for which reimbursement is claimed.
3. we will deduct all credits, refunds and allowances provided or offered to you by the transport provider or carrier from the amount we pay or reimburse.

Exclusions applicable to Trip Delay Cover

Please also refer to the **General Exclusions applicable to All Sections within this Policy**.

We will not pay for or reimburse any costs arising from or relating to:

- 1. the confiscation or requisition by any customs agency or other government authorities;
- 2. the purchase of clothing and toiletries that are not reasonably necessary for *your Trip*;
- 3. any lost or delayed *Personal Baggage* where a property irregularity report (such as a luggage incident report) is not provided and where you are unable to provide evidence that you have taken reasonable steps to obtain one. Such evidence includes emails and call logs to the transport provider or other reasonable evidence;
- 4. *Personal Baggage* delay or extended *Personal Baggage* delay

when checked-in on the *Scheduled Flight* that returns you *Home*;

- 5. any costs that relate to any other person for which you have paid for that is not a *Covered Person*;
- 6. where a claim has been paid under any other section of this *Policy* for the same *Event*.
- 7. any delay or cancellation of a *Scheduled Flight* as a result of COVID-19.

Excess applicable to Trip Delay Cover

As noted in the Schedule of Benefits.

Section H – Personal Baggage, Valuables, Money and Travel Documents Cover

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

Not all benefits listed within this cover section are available for a *Trip*. Please refer to the Schedule of Benefits within this *Policy* to confirm the available cover under this section.

What We Cover

If during *your Trip*, your:

- 1. *Personal Baggage, Valuables or Travel Documents* are accidentally damaged or destroyed; or
- 2. *Personal Baggage, Valuables, Money or Travel Documents* are accidentally lost; or
- 3. *Personal Baggage or Travel Documents* are lost or stolen when

they have been checked in or stowed in the luggage hold of an airplane, ship, bus or train, where you had no access to that *Personal Baggage* or *Travel Documents* until the end of the transport; or

4. *Personal Baggage, Valuables, Money or Travel Documents* are lost or stolen when they have been stowed in a specially designated area (such as overhead compartment, luggage rack or hotel storage room) on an airplane, ship, bus or train transport or with an accommodation provider; or
5. *Personal Baggage, Valuables, Money or Travel Documents* are stolen from your locked accommodation (excluding motor vehicle accommodation) where the accommodation was reasonably able to be locked; or
6. *Personal Baggage* (excluding *Valuables* and *Money*) or *Travel Documents* left *Unattended* are stolen from a motor vehicle, where:
 - (a) items were locked out of sight in a *Secure Area* and
 - (b) *Forcible Entry* has been used by an unauthorised person to gain entry to the vehicle and
 - (c) evidence of such *Forcible Entry* is available; or
7. *Personal Baggage, Valuables, Money or Travel Documents* which are:
 - (a) carried by you; or
 - (b) under your observation and within 3 metres of you are stolen;

we will, after we deduct the *Excess* from your claim, do one of the following:

- pay you the reasonable costs for the item to be repaired if it is practical and economic for the item to be repaired;
- if it is not practical and economic to repair the item, we will pay you the lesser of:
 - i. the original purchase price of the item minus depreciation (wear and tear); or
 - ii. the current replacement cost of the item with the same or nearest type if the item is available (i.e. make and model);

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to *Personal Baggage, Valuables, Money and Travel Documents* Cover

1. we will deduct the *Excess* from your claim.
2. any payment will be based on the item's depreciated value, repair cost (to the condition before the loss) or current replacement cost, as outlined directly above.
3. you must take reasonable precautions for the safety and supervision of your *Personal Baggage, Valuables, Money and Travel Documents*.
4. any claims to a *Pair or Set*, if you agree to surrender the undamaged item(s) of the *Pair or Set* to us and we agree to accept them, we will pay you the current replacement cost of the entire *Pair or Set*. If you do not agree to surrender the

undamaged items, we will only be liable for the value of that part of a *Pair or Set* which has been lost, stolen, damaged or destroyed. For example, if one earring is stolen we will only pay 50% of the cost of replacement earrings.

5. if we ask, *you* must send to us any damaged or undamaged items and pay for postage.
6. theft of *Personal Baggage or Travel Documents* (excluding *Valuables or Money*) left *Unattended* in a motor vehicle is subject to the following:
 - (a) items must be locked out of sight in a *Secure Area*; and
 - (b) *Forcible Entry* must have been used by an unauthorised person to gain entry to the vehicle; and
 - (c) evidence of such entry is available.
7. to support all claims, *you* must supply a copy of the item's original purchase receipt or invoice or an alternative written or printed proof of the purchase price or value.
8. *you* must report loss, theft or criminal damage to the:
 - (a) local police; or
 - (b) appropriate issuing authority (in the case of *Travel Documents*),

and a written report obtained where reasonably possible. If a written report is not provided, *you* must provide evidence that *you* have taken reasonable steps to report the loss, theft or criminal damage including details of the time and place *you* made the report, and the name and contact details of

who *you* reported the loss, theft or criminal damage to (to the extent such details are within *your* power to provide).

9. claims for damaged items in transit must be reported to the carrier, tour, transport or accommodation provider and a written report obtained where reasonably possible. If a written report is not provided, *you* must provide evidence that *you* have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence to the travel or accommodation provider.
10. benefits will not be payable under more than one section or benefit of this *Policy* as a result of one *Event*. We will, however, pay the benefit type with the highest benefit amount.

Depreciation applicable to *Personal Baggage, Valuables, Money and Travel Documents Cover*

We will apply depreciation (wear and tear) in determining the value of *your Personal Baggage and Valuables* as specified in the table below.

Depreciation considers an item's age, damage or change that is caused to an item when its being used normally. Depreciation will be calculated from the date of purchase of the item until the date of the claimable *Event*, based on the original purchase price.

For example: If *you* purchased a *Smartphone* for \$1,000, went on a *Trip* and the *Smartphone* was stolen, we will calculate the number of months between the date *you* purchased *your*

Smartphone and the claimable Event date. Suppose the number of months is 6, we will calculate the depreciation as follows:

- Purchase price – depreciation – Excess = amount payable
- Number of months = 6
- 6 multiplied by depreciation for Smartphone of 2.5% = 15%
- Depreciation: \$1,000 multiplied by 15% = \$150
- Excess = \$250
- Amount payable by us for your stolen Smartphone: \$1,000 – \$150 – \$250 = \$600

Depreciation Table

Items	Deduction for each month of age of the item at the time of Event	Maximum Applicable Depreciation
Electronic equipment	2.5%	65%
Camera (including lenses and accessories)	2.5%	65%
Sunglasses	1.5%	65%
Smartphone	2.5%	65%
Laptop	2.5%	65%
Jewellery	0%	0%
Sports equipment	2.0%	65%
Cosmetics	2.5%	65%
Clothing	1.9%	65%
Other personal items	1.5%	65%

Exclusions applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. any items loaned, hired or entrusted to you;
2. loss, theft, criminal damage where there is insufficient evidence that you have taken reasonable steps to report the incident to the local police or appropriate issuing authority (in the case of Travel Documents). Such evidence includes details of the time and place you made the report, and the name and contact details of who you reported the loss, theft or criminal damage to (to the extent such details are within your power to provide);

3. damaged items in transit where a written report from the carrier, tour, transport or accommodation provider is not provided and where you are unable to evidence that you have taken reasonable steps to obtain a written report from the carrier, tour, transport or accommodation provider. Such evidence includes emails and call logs to the carrier, tour, transport or accommodation provider or other reasonable evidence;
4. theft by a *Travelling Companion*, *Close Relative* or any person you have given consent to visit you, stay or travel with you;
5. furniture, furnishings or household appliances;
6. electrical or mechanical breakdown of items;
7. items left *Unattended* in a *Public Place* (unless you have no option other than to leave the items *Unattended* due to an emergency medical, security or evacuation situation);
8. *Valuables* and *Money* left *Unattended* in a motor vehicle (unless you have no option other than to leave the *Valuables* or *Money Unattended* due to an emergency medical, security or evacuation situation);
9. *Personal Baggage* or *Travel Documents* left *Unattended* and which are stolen from a motor vehicle if the items have not been locked in the *Secure Area* (unless you have no option other than to leave the *Personal Baggage* or *Travel Documents Unattended* and not locked in a *Secure Area* due to an emergency medical, security or evacuation situation);
10. *Valuables* or *Money* within your *Personal Baggage* checked in or stowed in the luggage hold of an airplane, ship, bus or train;
11. atmospheric or climatic conditions, wear and tear (damage that naturally and inevitably occurs as a result of normal wear or ageing), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
12. any business goods or specialised equipment relating to a trade or profession;
13. the confiscation or destruction by order of any government or public authority;
14. any items sent under the provisions of any freight contract, postal, courier or similar service;
15. damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel or motor vehicle;
16. any sporting equipment, bicycles, surfboards or waterborne craft (including their ancillary equipment) of any description. This exclusion does not apply where such items are lost, stolen, accidentally damaged, or destroyed, while in the custody of a transport provider;
17. any drones;
18. any motor vehicle, motor vehicle accessories or parts, motorised or propelled vehicles such as scooters, electric bicycles or golf buggies;

19. in respect to a *Pair or Set* of items, if you choose not to surrender the undamaged item(s) that form part of the *Pair or Set*, we will only pay for the value of the item(s) which have been lost, stolen, damaged or destroyed;
20. shortages, errors, omissions, depreciation in value in respect of *Money and Travel Documents*;
21. any bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards;
22. loss of *Money or Valuables* from *your accommodation* unless evidence is available that *Forcible Entry* was used to gain entry to the accommodation or where reasonable evidence (such as key entry recording) that there was unauthorised entry;
23. any of the following: animals or plant life, antiques and historical artefacts, bonds, securities, stamps, coupons, vouchers or documents of any kind other than those within the definition of *Money and Travel Documents*, china, consumable or perishable items, contact or corneal lenses, dentures, glass, hearing aids, keys, musical instruments, pictures, photos;
24. costs where a claim has been paid under any other section of this *Policy* for the same *Event*;
25. lost or stolen cryptocurrency;
26. loss of any electronic data or software.

Excess applicable to *Personal Baggage, Valuables, Money and Travel Documents Cover*

As noted in the Schedule of Benefits.

Section I – *Hijack Cover*

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

Not all benefits listed within this cover section are available for a *Trip*. Please refer to the Schedule of Benefits within this *Policy* to confirm the available cover under this section.

What We Cover

If during *your Trip*, your *Public Transport* is Hijacked by persons using violence or threat of violence and you are detained in excess of 24 hours as a result of the *Hijack*, we will pay costs for:

- (a) a return economy airfare; and
- (b) extra accommodation (room-only) for each 24-hour period;

for *your Close Relatives* to travel to and stay at the location of the Hijacking, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to *Hijack Cover*

1. payment and cover start after the first 24 hours from the time a government authority had been notified of the Hijacking.
2. we will not act as *your* negotiator or intermediary or advise you or any person in dealing with the Hijackers.

Exclusions applicable to Hijack Cover

Please also refer to the General Exclusions applicable to All Sections within this *Policy*.

We will not pay for or reimburse any costs arising from or relating to:

1. Hijacking from a member of *your* family, *Close Relative* or *Travelling Companion*.

Excess applicable to Hijack Cover

As noted in the Schedule of Benefits.

Section J – Personal Liability Cover

This benefit is only available when *you* meet the eligibility criteria set out in the Eligibility for Insurance Table.

Not all benefits listed within this cover section are available for a *Trip*. Please refer to the Schedule of Benefits within this *Policy* to confirm the available cover under this section.

What We Cover

If during *your Trip*, *you* become unintentionally legally liable to pay compensation to someone (other than a member of *your* family, a *Close Relative* or a *Travelling Companion*) as a result of:

- (a) an *Injury* or death to that person; or
- (b) accidental physical damage or loss to someone else's tangible property,

we will pay or reimburse costs up to the maximum relevant cover section limit

inclusive of sub-limits as shown in the Schedule of Benefits for:

- (a) *your* legal costs;
- (b) damages that are recoverable from *you*;
- (c) costs that are incurred with *our* consent (which will not be unreasonably withheld or delayed);
- (d) costs for legal representation at any coroner's inquest or fatal accident inquiry or in a court of summary jurisdiction.

Terms and Conditions applicable to Personal Liability Cover

1. *you* must not admit liability, negotiate, make any promise, payment or settlement without *our* prior written consent (which will not be unreasonably withheld, delayed or conditioned).
2. *you* must as soon as *you* receive them, send *us* every letter, claim, writ, summons, process, notice of any prosecution or inquest that relates to, or may give rise to, liability.
3. we may at any time make full and final settlement of any claim at *our* cost pursuant of this Personal Liability Cover. If we do so, we will have no further liability in respect of such *Event* or *Events* except for the payment of costs and expenses incurred prior to the date of settlement.
4. we may make any investigation we deem reasonably necessary.

Exclusions applicable to Personal Liability Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. you intentionally incurring any liability;
2. *Injury* to any person who is a member of *your* family, a *Close Relative* or *your Travelling Companion* or under a contract of service or apprenticeship with *you*;
3. loss of or damage to any material property belonging to *you* or in *your* care, custody or control or belonging to a member of *your* family, a *Close Relative* or *your Travelling Companion* or anyone under a contract of service or apprenticeship with *you*. This does not apply to loss of or damage to buildings and their contents temporarily occupied by *you* during a *Trip*;
4. liability *you* incur under a contract or agreement which *you* would not have in the absence of such contract or agreement;
5. any unlawful, wilful or malicious act by *you* and including any assault and/or battery committed by *you*;
6. aggravated, exemplary or punitive damages or the payment of any fine or penalty;
7. liability arising out of the transmission of a sexually transmittable disease or passing on an *Illness*, virus or disease to another person;
8. liability arising directly or indirectly out of the ownership, possession, control or use by *you* or on *your* behalf of:
 - (a) mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than 10 metres in length);
 - (b) firearms;
 - (c) animals (other than horses and domestic pets).
9. *Injury* or loss of or damage to material property arising directly or indirectly from:
 - (a) the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a *Trip*;
 - (b) the carrying on of any trade, business or profession;
10. liability arising from *Excluded Sports and Activities*;
11. liability arising from the negligent supervision or vicarious liability of the acts of a minor;
12. any criminal proceedings taken against *you* whether *you* are actually convicted or not.

Excess applicable to Personal Liability Cover

As noted in the Schedule of Benefits.

Section K – Rental Vehicle Excess Cover

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

Not all benefits listed within this cover section are available for a *Trip*. Please refer to the Schedule of Benefits within this *Policy* to confirm the available cover under this section.

What We Cover

If during your *Trip*, you hire a *Rental Vehicle*:

- (a) for less than 30 days; and
- (b) pay for the insurance for loss or damage to the *Rental Vehicle* option on the *Rental Vehicle* for the duration of the rental period; and

your *Rental Vehicle* is:

- (a) damaged in a motor vehicle collision; or
- (b) damaged by fire; or
- (c) maliciously damaged; or
- (d) stolen;

whilst in your control or custody, we will pay or reimburse you the lesser of:

- I. the *Rental Vehicle Deductible* you would be required to pay as part of the *Rental Agreement*; or
- II. the *Rental Vehicle* damage;

that you become liable to pay under the *Rental Agreement*, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Rental Vehicle Excess Cover

1. you must be the nominated driver or specified driver under the *Rental Agreement*.
2. you must have a valid international driving licence or a driver's licence that permits you to legally drive the *Rental Vehicle*.
3. you have paid for insurance for loss or damage to the *Rental Vehicle* for the duration of the rental period that is within your *Trip*.
4. cover will take effect from the time you take legal control of the *Rental Vehicle* and will cease at the time the *Rental Company* assumes control of the *Rental Vehicle* whether at its business location or elsewhere.
5. claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the *Rental Company* or its insurers.
6. in the event you have a claim, you must provide a copy of:
 - (a) your *Rental Agreement*;
 - (b) any incident report that was completed.
7. losses will not be paid in respect of any property or expenses insured under another policy or any claim, which should be recoverable under any other insurance.

Exclusions applicable to Rental Vehicle Excess Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. damage or liability not covered under the insurance for loss or damage to the *Rental Vehicle*;
2. damages or injuries to a third-party vehicle or person;
3. the rental of trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles;
4. use of the *Rental Vehicle* in, or in training for, racing competitions, trials, rallies or speed testing;
5. loss or damage arising from operating the *Rental Vehicle* in violation of the terms of the *Rental Agreement*;
6. where you are not a nominated driver or specified driver under the *Rental Agreement*;
7. where you do not have an appropriate and a valid driving licence giving you legal rights to drive;
8. anyone who is not a *Covered Person*;
9. damage sustained whilst driving on an un-sealed or private road (except private roads associated with a *Public Place*, such as shopping centres, car parks, hotels and entertainment venues);

10. any administration costs, petrol, loss of use penalties or fines;
11. atmospheric or climatic conditions, wear and tear (damage that naturally and inevitably occurs as a result of normal wear or aging), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
12. any damage that results in you filling the vehicle with inappropriate petrol or diesel that is not specified by the manufacturer;
13. any pre-existing damage.

Excess applicable to Rental Vehicle Excess Cover

As noted in the Schedule of Benefits.

Section L – Card Purchase Cover

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

What We Cover

Theft or damage of an *Eligible Item*

If your *Eligible Item* is stolen or accidentally damaged within 90 days of purchase, we will:

- pay you the reasonable costs for the *Eligible Item* to be repaired if it is practical and economic for the *Eligible Item* to be repaired;
- if it is not practical and economic for you to have the *Eligible Item* repaired, we will reimburse you with the replacement amount not exceeding the original purchase price of the *Eligible Item*;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Card Purchase Cover

1. we will deduct the *Excess* from your claim.
2. any claims to a *Pair or Set*, if you agree to surrender the undamaged item(s) of the *Pair or Set* to us and we agree to accept them, we will pay you the current replacement cost of the entire *Pair or Set*. If you do not agree to surrender the undamaged items, we will only be liable for the value of that part of a *Pair or Set* which has been stolen or damaged. For example, if one earring is stolen we will only pay 50% of the cost of replacement earrings.
3. an *Eligible Item* which is left *Unattended* in a *Public Place* and which is not subsequently recovered shall not constitute theft, unless you have no option other than to leave the *Eligible Item Unattended* due to an emergency medical, security or evacuation situation.
4. if you purchase the *Eligible Item* as a gift for someone else, you may request for us to pay a valid claim directly to the recipient of the gift.
5. you must provide us with copies of invoices and/or receipts relating to the *Eligible Item* purchase. Upon request, you must also provide us with the damaged *Eligible Item* or receipt as proof of mailing/ shipping.

6. claims for theft must be reported to the local police and a written report obtained where reasonably possible. If a written report is not provided, you must provide evidence that you have taken reasonable steps to report the theft or criminal damage including details of the time and place you made the report, and the name and contact details of who you reported the theft or criminal damage to (to the extent such details are within your power to provide).

Exclusions applicable to Card Purchase Cover

Please also refer to the **General Exclusions applicable to All Sections within this Policy.**

We will not pay for or reimburse any costs arising from or relating to:

1. damage to an *Eligible Item* wilfully damaged by you;
2. claims for theft where there is insufficient evidence that you have taken reasonable steps to report the incident to the local police. Such evidence includes details of the time and place you made the report, and the name and contact details of who you reported the theft or criminal damage to (to the extent such details are within your power to provide);
3. costs where a claim has been paid under any other section under this *Policy* for the same *Event*;
4. theft or accidental damage to an *Eligible Item* received as a gift;
5. items purchased in a business name or business owned or business related;

6. an *Eligible Item* which is left *Unattended* in a *Public Place*, unless you have no option other than to leave the *Eligible Item Unattended* due to an emergency medical, security or evacuation situation;
7. damage resulting from normal wear and tear (damage that naturally and inevitably occurs as a result of normal wear or ageing) to *Eligible Items*;
8. damage to *Eligible Items* caused by product defects;
9. theft of or accidental damage to an *Eligible Item* left *Unattended* in a motor vehicle, except when:
 - i. the *Eligible Item* is locked out of sight in a *Secure Area* and *Forcible Entry* has been used by an unauthorised person to gain entry to the vehicle, and evidence of such *Forcible Entry* is available; or
 - ii. you have no option other than to leave the *Eligible Item Unattended* due to an emergency medical, security or evacuation situation;
10. theft of or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under your personal supervision;
11. theft of or damage to:
 - (a) animals, living plants, perishable goods (including but not limited to food, drugs, fuel or oil);
 - (b) software, operating systems or firmware;
 - (c) cash, its equivalents, traveller's cheques, tickets or negotiable instruments;
 - (d) a boat, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
 - (e) second-hand, including antiques;
 - (f) real estate or movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate;
12. in respect to a *Pair or Set* of items, if you choose not to surrender the undamaged item(s) that form part of the *Pair or Set*, we will only pay for the value of the item(s) which have been stolen or damaged.

Excess applicable to Card Purchase Cover

As noted in the Schedule of Benefits.

Section M – Buyer's Advantage Cover

This benefit is only available when you meet the eligibility criteria set out in the Eligibility for Insurance Table.

Specific Definitions under Buyer's Advantage Cover

Original Warranty means a manufacturer's written warranty that does not exceed 5 years and is applicable within *Australia* to the *Eligible Item*.

What We Cover

If you make an *Eligible Item* purchase from a retailer, you will receive cover for the breakdown or defect of *Eligible Item* purchased, provided that such breakdown or defect would have been covered by the Original Warranty and occurs between the date that the Original Warranty expired and the end of the buyer's advantage period (see table below).

Buyer's advantage commences on expiry of the Original Warranty.

Where the Original Warranty period is:	The buyer's advantage period is:
1 month	1 month commencing at the end of the Original Warranty period
6 months	6 months commencing at the end of the Original Warranty period
1-5 years	1 year commencing at the end of the Original Warranty period
5+ years	No Cover

We will, after we first deduct the applicable *Excess* from *your* claim, do one of the following:

- pay *you* the reasonable costs to repair or rebuild the *Eligible Item* if it is practical and economic for the item to be repaired;
- if it is not practical and economic for *you* to have the *Eligible Item* repaired or rebuilt, we will pay *you* the lesser of the original purchase price or the replacement cost of the *Eligible Item*;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

receipt and account statement showing the purchases as *you* need these in order to make a claim.

3. claims to a *Pair or Set*, if *you* agree to surrender the undamaged item(s) of the *Pair or Set* to *us* and we agree to accept them, we will pay *you* the current replacement cost of the entire *Pair or Set*. If *you* do not agree to surrender the undamaged items, we will only be liable for the value of that part of a *Pair or Set* which has been broken or is defective. For example, if one earring is damaged we will only pay 50% of the cost of replacement earrings.

Terms and Conditions applicable to Buyer's Advantage Cover

1. we will deduct the *Excess* from *your* claim.
2. *you* will need to provide a copy of the Original Warranty, the sales

Exclusions applicable to Buyer's Advantage Cover

We will not pay for or reimburse any costs arising from or relating to:

1. any damage caused by a failure to take reasonable care in the circumstances to protect and

maintain the *Eligible Item* against damage or to take reasonable care to mitigate any damage to the property;

2. any costs other than for parts and or labour costs resulting from a covered breakdown or defect;
3. any obligations, costs or losses beyond those set out in the Original Warranty;
4. any payments, costs, expenses or claims for bodily *Injury*, property damage, consequential loss of damage, loss of profit, punitive damages or legal costs associated in any way with the product;
5. any costs for:
 - (a) an *Eligible Item* purchased in a business name or business owned or business related;
 - (b) a boat, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
 - (c) second-hand items, including antiques;
 - (d) real estate or immovable fixtures or fittings (including but not limited to integrated stove tops, integrated ovens, and fixed air conditioners) which are, or are intended to form part of any residential home;
6. in respect to a *Pair or Set* of items, if you choose not to surrender the undamaged item(s) that form part of the *Pair or Set*, we will only pay for the value of the item(s) which had the breakdown or defect.

Excess applicable to Buyer's Advantage Cover

As noted in the Schedule of Benefits.

General Exclusions Applicable to All Sections

We will not cover losses, pay or reimburse any costs, under any section of this *Policy* which are recoverable from any other source, or arising from:

1. circumstances when after you made your *Relevant Travel Purchase*, you start a *Trip* against the following advice:
 - i. for an *Overseas Return Trip*: the Australian Federal Government or an Australian government agency (such as DFAT) have issued a travel advisory warning, advising you to 'Do Not Travel' or that borders are closed, for the destination you planned to travel to. Please refer to who.int, smartraveller.gov.au, dfat.gov.au or other government sites for further information. This exclusion applies even if you have been granted a travel exemption by an Australian State or Territory, the Australian Federal Government or an Australian government agency (such as DFAT) to travel;
 - ii. for a *Domestic Return Trip*: an Australian State or Territory Government or government agency have issued an official written statement advising you not to travel to your

- destination, or that borders are closed for the destination you have planned to travel to. This exclusion applies even if you have been granted a travel exemption by an Australian State or Territory, the Australian Federal Government or an Australian government agency (such as DFAT) to travel;
- iii. when a *Doctor* has deemed you unfit to travel;
 2. any *Pre-Existing Medical Conditions* (except under Section F - Resumption of *Long Overseas Trip Cover*, 2 – Returning to *Australia* for a *Close Relative* with a *Pre-Existing Medical Condition*);
 3. you, a *Travelling Companion* or *Close Relative's Terminal Illness* which was diagnosed before you made your *Relevant Travel Purchase*;
 4. where you:
 - (a) are 80 years of age or older when you make your *Relevant Travel Purchase*; and/or
 - (b) have not started and ended your *Trip* from *Australia*; and/or
 - (c) are not a *Resident of Australia*;
 5. any *Trip* undertaken by a *Spouse* or *Dependent Child* who is not travelling with the *Card Member* or *Additional Card Member* on each part of the *Trip*;
 6. circumstances where you are unfit to travel if you knew, or a reasonable person in your circumstances would have known, that you were unfit to travel whether or not you had sought medical advice;
 7. a *Domestic Return Trip* where you do not stay at the destination for at least 1 night and/or that is less than 150-kilometre radius from your *Home*;
 8. you or any other person having a change of mind and deciding not to start a *Trip*, continue with the *Trip* or any other disinclination to travel;
 9. any *One-Way Trip* where you are unable to provide reasonable evidence of your intention to return to your *Home* or your *Work*. Such evidence may include providing copies of a return ticket, itinerary or schedule, return transfer or accommodation bookings, confirmation of return to *Work* dates;
 10. being under the influence of alcohol, where you have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority whilst operating a motor vehicle, or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
 11. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a *Doctor* and taken in accordance with the prescription and *Doctors'* advice but is not for the *Treatment* of addiction to illegal drugs;
 12. the consumption of alcohol in combination with any drug or medication;
 13. your intentionally self-inflicted *Injury*, suicide, self-destruction or any attempt thereof;

14. your participation, involvement or taking part in *Excluded Sports and Activities* while on a *Trip*;
15. any unlawful, reckless misconduct or wilful or malicious act committed by you;
16. participation in a sporting *Event* where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize *Money* in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting *Event*;
17. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
18. any costs with respect to Cuba or a person, entities, groups, corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, *Australia*, United Nations, European Union or United Kingdom or which if reimbursed or paid by *us* would result in *us* being in breach of trade or economic sanctions or other such similar laws or regulations;
19. declared or undeclared War or any act thereof. War means armed conflict between nations, states, or parties, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, sedition or any military or usurped power whether war is declared or not. Civil war includes armed opposition between two or more parties belonging to the same country where the opposing parties are different ethnic, religious, or idealistic groups;
20. service in the military, naval or air service of any country except *Australia* where cover applies for Cancellation, Curtailment or *Trip Change* under Section A – *Trip Cancellation and Amendment Cover* (specified *Event* number 4);
21. participation in any military, police or fire-fighting activity;
22. activities undertaken as an operator or crew member of any transport provider;
23. flying in military aircraft or any aircraft which requires special permits or waivers;
24. air travel for a business purpose on a *Non-Scheduled Flight*;
25. commission of or attempt to commit an illegal act by or on behalf of *you* or *your* beneficiaries. This exclusion does not apply to any *Covered Person* who is not the perpetrator of any such illegal act, or who did not know of or condone any such act;
26. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
27. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their *Insolvency* or the *Insolvency*

- of any person, company or organisation they deal with;
28. an act of *Terrorism* except for when such *Event* occurs in Section B – *Overseas Medical Emergency Expenses Cover* or Section I – *Hijack Cover* of this *Policy*;
29. any loss of enjoyment or any financial loss not specifically covered within this *Policy*;
30. any loss which is recoverable by compensation under any other workers compensation act, transport accident laws or any other similar legislation or by Government sponsored fund, plan, medical benefit scheme required to be affected by or under a law;
31. an epidemic, pandemic or outbreak of an infectious disease or virus or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. However this exclusion does not apply to *COVID-19*;
32. any costs in relation to you being required to be quarantined except where you have a valid *Trip Change* or *Curtailment* claim under specified *Event 1* of Section A and incur reasonable additional travel or accommodation expenses resulting from the quarantine;
33. you are riding a motorcycle:
- (a) without wearing a helmet (either as the driver or a passenger);
 - (b) as a driver without being licensed in both *Australia* and the country of travel to drive such a motorcycle; or
- (c) whilst you are racing or participating in a professional capacity or motocross;
34. pregnancy in the following circumstances:
- (a) for any costs arising from or relating to your pregnancy after the end of the 23rd week of your pregnancy, which is calculated from the last known date of your menstrual period or calculated from staging ultrasound and is not otherwise excluded within this *Policy*;
 - (b) for any costs under Section B – *Overseas Medical Emergency Expenses Cover* arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born. A newborn (whether premature or otherwise) is not considered a *Covered Person* under the *Policy* if the child was born on the *Trip*;
 - (c) for any costs under Section B – *Overseas Medical Emergency Expenses Cover* arising from or relating to an abortion, unless this is to save life of the mother following an *Injury* or *Illness*;
 - (d) for any costs under Section B – *Overseas Medical Emergency Expenses Cover* arising from fertility *Treatment* or *Treatment* associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

How do I make a claim?

Overseas emergency – Call *Chubb Assistance* on +61 2 8907 5666.

If you are admitted to a hospital or you incur costs and expenses covered under Section B, you must advise *Chubb Assistance* as soon as practically possible. Approvals are required for all costs and expenses or for any *Repatriation*.

Non-emergency – Making a claim is quick and easy: in 4 steps you can submit your claim online by visiting the *Chubb Claims Centre* www.chubbclaims.com.au.

What will I need to submit a claim online?

You (or your representative) will need to provide:

1. the *Group Policy* Number 09NACCITQB (also shown in the General Terms and Conditions), which enables us to verify your *Policy* details.
2. your email address.
3. your contact information, which allows us to give you real-time updates on your claim status or contact you for additional information.
4. supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
 - receipts or other proof of expenses;
 - proof of earnings that are being claimed;

- reports that have been obtained from the police, accommodation provider or transport provider (including an airline) about the loss, theft or damage;
- photographs or quotes. Please attach these to your online submission to expedite assessment;
- additional evidence that we may reasonably request to enable us to assess your claim; and
- intended payee information, which allows us to quickly make approved payments.

Costs incurred by you in getting any documents for us to assess your claim are payable by you.

What should I do before I submit a claim?

1. take reasonable steps to mitigate any further losses or unreasonable and unnecessary expenses, including notifying *Chubb Assistance* as soon as practically possible, if you are admitted to hospital or you anticipate medical or additional accommodation or travel expenses.
2. claims for loss, theft or criminal damage must, unless not reasonably possible, be reported to the local police and a written report obtained of the incident occurring. If it is not reasonably practical to obtain a written report, you must provide reasonable evidence in support of why a report cannot be obtained, such as emails, call logs to the local police demonstrating your attempt to obtain the report.

When should I notify Chubb of my claim?

You should notify us as soon as reasonably practicable of an *Event* which is likely to give rise to a claim under this *Policy*.

Will I need to undertake a medical examination?

If required and to enable us to confirm if some of the benefits sections within the *Policy* respond or continue to respond to an *Event*, we may need to arrange for you to undertake a medical examination at our expense when and as often as we may reasonably require. We may also arrange an autopsy if we reasonably require one.

Can I claim under this Policy if I can claim for the same expense under another insurance Policy, e.g. my private health insurance?

If you submit your claim under this *Policy*, you must inform us if you have already made a claim under any other insurance policies or tell us if you have any insurance policies in place which might respond to your loss. As a general rule, the amount you can recover for your costs under this *Policy* or any other policies cannot exceed your costs.

Where permissible by law, if other valid and collectible insurance is available to any *Covered Person* for loss also covered by this *Policy*, other than a policy that is specifically written to apply in excess of this *Policy*, the insurance afforded by this *Policy* shall apply in excess of and shall not contribute with such other insurance.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses incurred by you in obtaining evidence for us to assess your claim cannot be claimed as an expense under this *Policy*. These expenses are payable by you.

Can I admit liability if an Event occurs which may give rise to a claim?

No, you (or your legal representative) should not make any offer, promise of payment or admit any liability without written consent from us. You should request the claim against you be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under the Policy?

Yes, you may need to help us to make recoveries of any amounts that we pay you under your *Policy*. We have the right to sue under any other party in your name to recover Money payable or paid under the *Policy*, or to choose to defend any action brought against you. You must provide reasonable assistance to us in this regard.

How long will it take for my claim to be assessed?

Once we have all relevant information, we will decide your claim and inform you of our decision and reasoning within 10 business days. If we are unable to make a decision within that time, we will explain why. We will not take more than 4 months from receiving your claim to make a claim decision unless there are special circumstances. Special circumstances

that may delay *our* claim decision by up to 12 months include where:

- (a) *your* claim is fraudulent, or we reasonably suspect it is fraudulent;
- (b) *you* do not respond to *us*; or
- (c) we have difficulty communicating with *you* about *your* claim that is beyond *our* control.

If my claim is approved, how long will it take for me to receive payment?

Once we have approved *your* claim, if there is an associated payment due to *you*, we will issue the payment within 5 business days.

If I die, will my estate be able to claim under the *Policy*?

Yes, if *your Policy* provides cover in the event of *your* death, *your* estate will be able to make a claim under the *Policy*.

I don't have internet access/ an email address to submit my claim online; can I still submit a claim?

Yes, however this may increase the time taken to assess *your* claim. *You* can call *us* on **1800 055 268** to request a claim form to be mailed out to *you* which can then be mailed back to *us*. Hours of operation: 8:30am to 5:00pm Monday to Friday.

Complaints and Dispute Resolution

We understand that *you* could be dissatisfied with *our* organisation, *our* products and services, or the complaints handling process itself. We take all *our* customer's concerns

seriously and have detailed below the complaints process that *you* can access.

Complaints and Customer Resolution Service

Contact Details

If *you* are dissatisfied with any aspect of *your* relationship with *Chubb* including *our* products or services and wish to make a complaint, please contact *our* Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service

Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001

P +61 2 9335 3200

F +61 2 9335 3411

E complaints.AU@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

Process

Please provide *us* with *your* claim or *Policy* number (if applicable) and as much information as *you* can about the reason for *your* complaint.

Our response

We will acknowledge receipt of *your* complaint within one (1) business day of receiving it from *you*, or as soon as practicable. Following acknowledgement, within two (2) business days we will provide *you* with the name and relevant contact details of the CCR Service team member who will be assigned to liaise with *you* regarding *your* complaint.

We will investigate *your* complaint and keep *you* informed of the progress of *our* investigation at least every ten (10) business days and will make a decision in relation to *your* complaint in writing within thirty (30) calendar days. If we are unable to make this decision within this timeframe, we will provide *you* with a reason for the delay and advise of *your* right to take *your* complaint to the Australian Financial Complaints Authority (AFCA) as detailed below, subject to its Rules. If *your* complaint falls outside the AFCA Rules, *you* can seek independent legal advice or access any other external dispute resolution options that may be available to *you*.

To the extent allowable at law, if *you* request copies of the information we relied on to make a decision about *your* complaint, we must provide it within ten (10) business days of *your* request. Please see the General Insurance Code of Practice 2020 ([codeofpractice.com.au](https://www.codeofpractice.com.au)) or contact us for further details.

Please note that if we have resolved *your* complaint to *your* satisfaction by the end of the fifth (5th) business day after we have received it, and *you* have not requested that we provide *you* a response in writing, we are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

External Dispute Resolution

If *you* are dissatisfied with *our* complaint determination, or we are unable to resolve *your* complaint to *your* satisfaction within thirty (30) days, *you* may refer *your* complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). We are a member of this scheme and we agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints
Authority
GPO Box 3
Melbourne VIC 3001
P 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au
W www.afca.org.au

Time limits may apply to complain to AFCA and so *you* should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to *your* circumstances expires.

Financial Claims Scheme

We are an insurance company authorised under the *Insurance Act 1973* (Cth) (**Insurance Act**) to carry on general insurance business in *Australia* by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by *us* are met within a stable, efficient and competitive financial system.

Because of this we are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the *Corporations Act 2001* (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that we were to become insolvent and were unable to meet *our* obligations under the *Policy*, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to <https://www.fcs.gov.au> for more information.

Chubb Privacy Statement

In this Statement, **we**, **our** and **us** means *Chubb Insurance Australia Limited (Chubb)*.

You and **your** refers to *our* customers and prospective customers as well as those who use *our* Website.

This Statement is a summary of *our* Privacy Policy and provides an overview of how we collect, disclose and handle *your* Personal Information. *Our* Privacy Policy may change from time-to-time and where this occurs, the updated Privacy Policy will be posted to *our* website.

Chubb is committed to protecting *your* privacy. *Chubb* collects, uses and retains *your* Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs),

as amended or replaced from time-to-time.

Why we collect your Personal Information

The primary purpose for *our* collection and use of *your* Personal Information is to enable *us* to provide insurance services to *you*.

Sometimes, we may use *your* Personal Information for *our* marketing campaigns and research, in relation to new products, services or information that may be of interest to *you*.

How we obtain your Personal Information

We collect *your* Personal Information (which may include sensitive information) at various points including, but not limited to, when *you* are applying for, changing or renewing an insurance policy with *us* or when we are processing a claim. Personal Information is usually obtained directly from *you*, but sometimes via a third party such as an insurance intermediary or *your* employer (e.g. in the case of a group insurance *Policy*). Please refer to *our* Privacy Policy for further details.

When information is provided to *us* via a third party we use that information on the basis that *you* have consented or would reasonably expect *us* to collect *your* Personal Information in this way. We take reasonable steps to ensure that *you* have been made aware of how we handle *your* Personal Information.

When do we disclose your Personal Information?

We may disclose the information we collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e. group policies);

- service providers engaged by us to carry out certain business activities on our behalf (such as claims assessors, call centres in *Australia*, online marketing agency, etc.);
- intermediaries and service providers engaged by you (such as current or previous brokers, travel agencies and airlines);
- government agencies (where we are required to by law);
- other entities within the *Chubb* group of companies such as the regional head offices of *Chubb* located in Singapore, UK or USA (*Chubb* Group of Companies); and
- third parties with whom we (or the *Chubb* Group of Companies) have sub-contracted to provide a specific service for us, which may be located outside of *Australia* (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact us, if you would like a full list of the countries in which these third parties are located.

In the circumstances where we disclose your Personal Information to the *Chubb* Group of Companies, third parties or third parties outside *Australia* we take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your decision to provide your Personal Information

In dealing with us, you agree to provide us with your Personal Information, which will be stored, used and disclosed by us as set out in this Privacy Statement and our Privacy Policy.

Access to and correction of your Personal Information

Please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if you would like:

- a copy of our Privacy Policy, or
- to cease to receive marketing offers from us or persons with whom we have an association.

To request access to, update or correct your Personal Information held by *Chubb*, please complete this **Personal Information request form** and return to:

Email: CustomerService.AUNZ@chubb.com

Fax: +61 2 9335 3467

Address: GPO Box 4907
Sydney NSW 2001

Further information request

If you would like more information about how we manage your Personal Information, please review our Privacy Policy for more details, or contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907
Sydney NSW 2001
+61 2 9335 3200

Privacy.AU@chubb.com

How to Make a Complaint

If you are not satisfied with our organisation, services, our response to your enquiry, or you have any concerns about our treatment of your Personal Information or you believe there has been a breach of our Privacy Policy, or you are not satisfied with any aspect of your relationship with *Chubb* and wish to make a complaint, please

contact our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email (as below):

Complaints and Customer Resolution Service

Chubb Insurance Australia Limited

GPO Box 4065

Sydney NSW 2001

P +61 2 9335 3200

F +61 2 9335 3411

E complaints.AU@chubb.com

For more information, please read our Complaints and Customer Resolution policy.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at codeofpractice.com.au and on request. As a signatory to the Code, we are bound to comply with its terms. As part of our obligations under Parts 9 and 10 of the Code, *Chubb* has a Customers Experiencing Vulnerability & Family Violence *Policy* (Part 9) and a Financial Hardship *Policy* (Part 10). The Code is monitored and enforced by the Code Governance Committee.

Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the *Policy* remain unchanged.

Chubb is a subsidiary of a US company and *Chubb Limited*, a NYSE listed company. Consequently, *Chubb* is subject to certain US laws and regulations (in addition to EU, UN and national sanctions restrictions) which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.



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