Credit Card Insurances

Product Disclosure Statement and Information Booklet

Effective 29 October 2025

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Welcome

This is an important document. **You** should read it carefully to confirm what **you** need to do to be eligible for the insurances and before making a decision in relation to the credit card insurances explained in it.

It will help **you** decide whether the insurance will meet **your** needs and you can use it to compare with other options **you** may be considering.

Any recommendation or opinion in this document is of a general nature only. It does not take into account **your** objectives, financial situation or needs. **You** need to decide if the insurance is right for **you**.

This booklet contains important information about the insurer, Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507 (referred to as "**we**, **our** and **us**" in relation to the insurance), its agent Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) as well as the **Commonwealth Bank** and other relevant persons.

The **Commonwealth Bank** is not the insurer of the insurance referred to in this booklet. It and any of its related corporations do not guarantee, and are not liable to pay, any of the benefits under these covers.

Things you need to understand

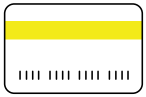
- The **Included Cover** is available to **cardholders**, who meet the specified eligibility criteria for the covers, under a **Group Policy** entered into by the **Commonwealth Bank** with **us**, not with **you**. See pages 88-89 for details of this arrangement.
- The **Overseas Travel Policy** and **Upgrades** is overseas travel insurance available to **cardholders** who meet the specified eligibility criteria for the covers and is a contract of insurance between **us** and **you**.
- Terms, conditions, limits and sub-limits apply – that is why it is important **you** read this booklet carefully.
- Exclusions apply to restrict, limit and/or exclude cover. Read the General exclusions on pages 35-41 and the exclusions under each benefit section carefully to see what we don't cover. Please note there is limited cover for COVID-19. For example, there is no cover for claims arising from, or related to, COVID-19 whilst travelling on a cruise.
- Cover is only provided during the **period of cover** – which differs for each type of cover.
- Certain words have special meanings and are shown in bold. See Words with special meaning, pages 27-35.
  For example **you**, **your** or **yourself** means any of the following if they are eligible for the cover:
  - The **cardholder**
  - The **cardholder's family**.

Overseas Travel Policy

Steps to access the Overseas Travel Policy

To access the Overseas Travel Policy, **you** must complete the following steps.

Step one ... meet the spend requirement



Use **your eligible credit card** to spend at least $500 in a single transaction on **your** prepaid travel costs (e.g. the cost of **your** return overseas travel ticket, prepaid accommodation, cruise, travel or tour) by charging the cost for that trip on **your eligible credit card account** before leaving **Australia**.

You will also qualify if the $500 worth of prepaid travel costs is redeemed using CommBank Awards points or Travel Booking travel credits on the CBA Travel Sites provided by Hopper.

Step two ... activate cover

Activate on NetBank or the CommBank app, or call Cover-More. **We** will email you a **Certificate of Insurance** confirming **your period of cover**, policy number and a copy of this booklet.

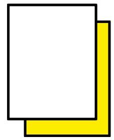
If **you** have **existing medical conditions**, or are aged 80 or over **you** also need to follow step three to get the full benefits of this cover.

Activate on NetBank or the CommBank app, or call Cover-More on 1300 467 951 8am - 5pm Mon - Fri and 9am - 4pm Sat (Sydney/Melbourne time).

If you activate after you have left Australia

If you spent at least $500 in a single transaction on prepaid travel costs for that trip on your **eligible credit card** before leaving Australia but activate after you have left Australia, there will be a 3 day no cover period before you can receive the Overseas Travel Policy benefits.

Step three ... Upgrades



Apply for cover with our range of **Upgrades** if **you** have **existing medical conditions**, want to do more adventurous activities or want extras for skiing or cruising, or if **you**'re aged 80 or over. A premium applies.

Travel insurance is subject to eligibility criteria specified in this booklet.

How to make a claim

Visit commbank.com.au/cbatravelclaims

Follow the prompts to complete **your** claim and the checklist to gather the supporting documents **you** need to submit with it.

Submit the claim online

Upload **your** scanned supporting documents when submitting the claim online, or

If **you** are unable to upload documents, still submit the claim online, but post the documents to **us**. **We** will give you a claim number to note on the original supporting documents.

Card Insurances

PO Box 2027

North Sydney NSW 2059

Australia

We need original supporting documents, so if **you** are uploading **your** documents, please hold on to them as **we** may request them. If **you** are posting them, keep a copy.

Check that the amount you want to claim is higher than any excess applicable to your claim

Overseas Travel Policy

These benefits are available to **cardholders**, but only where they complete the 2-step process to 'activate' an Overseas Travel Policy with us for each **journey**.

People aged 80 or over, or people with **existing medical conditions** (not automatically accepted on pages 22-24), must follow the activation process for an Overseas Travel Policy and apply for cover under Upgrades for cover under Benefits 1, 2, 4 & 5. See pages 62-63 for details.

There is no extra cost for this cover and it applies to a **journey** commencing within 12 months of activation. I.e. **Cardholders** can activate a maximum of 12 months before the **journey** departure date. An additional cost is payable for Upgrades.

A **cardholder's family** will also be eligible for this cover if they travel with the **cardholder** for the entire **journey**.

The cover applies for the maximum duration shown in the table below, for an **overseas journey** commencing from the departure date shown on the **cardholder's** return **overseas** travel ticket.

These benefits are automatically provided to **cardholders**. Limits, terms and conditions apply (for example there is no cover for **existing medical conditions**).

Overseas Travel Policy Benefits Table			Gold, Platinum & Qantas Business Rewards		Diamond, Smart & Ultimate	
Maximum duration per journey (from the departure date shown on cardholder's return overseas travel ticket)			3 months#		12 months#	
Benefits		Excess applies	For Benefits 1-3, limits are the combined limit for a **cardholder** and their family per **journey** and not per person unless specified. For Benefits 4-15, maximum limits (per **journey** all claims combined). Sub-limits apply. See pages 43-61.			
			cardholder only	**cardholder** with **family**	**cardholder** only	**cardholder** with **family**
1	Overseas Emergency Medical Assistance~	No	Unlimited	Unlimited	Unlimited	Unlimited
2	Overseas Emergency Medical and Hospital Expenses~	Yes $500	$Unlimited	$Unlimited	$Unlimited	$Unlimited
	– Hospital Incidentals		$7,500 ($75 per 24 hours)	$7,500 ($75 per 24 hours)	$10,000 ($100 per 24 hours)	$10,000 ($100 per 24 hours)
	– Emergency Dental Expenses		$1,500 per person	$1,500 per person	$1,500 per person	$1,500 per person
3	Personal Liability	No	$2,500,000	$2,500,000	$2,500,000	$2,500,000
4	Overseas Funeral or Cremation, or Body Repatriation	No	$12,500	$25,000	$12,500	$25,000
5^	Cancellation Costs	Yes $500	$5,000	$10,000	$Unlimited	$Unlimited
6	Resumption of Journey	Yes $500	$5,000	$10,000	$5,000	$10,000

(continued over the page)

~Medical and dental cover and assistance will not exceed 12 months from onset of the illness or injury.

^Sub-limits apply.

The excess amount will be on **your Certificate of Insurance**.

#The maximum **period of cover** (from the commencement of **your journey**) according to the type of card **you** hold. If **you** intend to be travelling longer than the maximum duration per **journey** shown in this table, **you** may apply for an **Upgrade** – see **Extension of period of cover** on page 64 for details.

Overseas Travel Policy Benefits Table (continued)			Gold, Platinum & Qantas Business Rewards		Diamond, Smart & Ultimate	
			For Benefits 4-15, maximum limits (per **journey** all claims combined). Sub-limits apply. See pages 43-61.			
Benefits		Excess applies	**cardholder** only	**cardholder** with **family**	**cardholder** only	**cardholder** with **family**
7	Accidental Death	No	$25,000	$25,000 cardholder $25,000 spouse $5,000 child	$50,000	$50,000 cardholder $25,000 spouse $5,000 child
8^	Loss of Income	No	$7,500	$7,500	$7,500	$7,500
9	Travel Documents, Transaction Cards, Travellers Cheques and Cash	No	$500	$1,000	$500	$1,000
10^	Baggage and Personal Goods	Yes $500	$10,000	$20,000	$15,000	$30,000
11^	Baggage Delay Expenses	No	$500	$1,000	$500	$1,000
12^	Travel Delay Expenses	No	$650	$1,300	$650	$1,300
13	Alternative Transport Expenses	Yes $500	$3,500	$3,500	$3,500	$3,500
14	Rental Vehicle Insurance Excess	No	$2,250	$2,250	$2,250	$2,250
15^	Hijack and Kidnap	No	$5,000	$5,000	$5,000	$5,000

^Sub-limits apply.

The excess amount will be on **your Certificate of Insurance**.

Upgrades

When a **cardholder** completes the 2 steps to access the **Overseas Travel Policy** for their **journey**, they can apply for **Upgrade(s)**:

- Covers for people aged 80 or over
- **Existing medical conditions**
- Extension of **period of cover**
- Increased **rental vehicle** insurance excess
- Adventure Plus – Participation in certain adventure activities
- Motorcycle/Motorscooter/Quadbike Plus
- Snow Extras
- Cruise Extras

Some of these **Upgrades** extend cover under the **Overseas Travel Policy** that would otherwise be excluded e.g. **existing medical conditions**, adventure activities and motorcycling. **Upgrades** that give additional benefits are in the table below.

A **premium** is payable to **us** for each **Upgrade you** apply for and that **we** agree to.

Upgrades Benefits Table			Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
			cardholder only	**cardholder** with **family**
Benefits		Excess applies	Maximum limits (per **journey** all claims combined) Sub-limits apply. See pages 66-73.	
Snow Extras				
16.1^	Your Snow Sport Equipment	Yes $500	$2,000	$4,000
17.2	Snow Sport Equipment Hire	Yes $500	$2,000	$4,000
16.3	Snow Sport Package	Yes $500	$1,250	$2,000
16.4^	Piste Closure	Yes $500	$1,250 ($100 per 24 hour period)	$2,000 ($100 per 24 hour period)
16.5	Bad Weather and Avalanche Closure	Yes $500	$1,250	$2,000
16.6	Snow Skiing/Boarding Off-piste and Heli-skiing/Boarding		You can participate in these activities with *Snow Extras*	
Cruise Extras				
17.1^	Cabin Confinement	No	$500 ($50 per 24 hour period)	$1,000 ($50 per 24 hour period)
17.2	Prepaid Shore Excursion Cancellation	Yes $500	$1,250	$2,000
17.3	Formal Wear Damaged, Lost or Stolen	Yes $500	$1,250	$2,000
17.4	Delayed Formal Wear	No	$250	$500
17.5^	Marine Rescue Diversion	No	$500 ($100 per 24 hour period)	$1,000 ($100 per 24 hour period)

^Sub-limits apply.

The excess amount will be on **your Certificate of Insurance**.

Helpful tips

Safety of your belongings

- Keep **valuables** with **you** rather than checking them in with the transport provider as they are not covered by **us** when checked-in (unless security regulations meant **you** were forced to check them in).
- Items left **unattended** in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours are not covered, unless they are stored in the **concealed storage compartment** of the locked motor vehicle or towed land vehicle and forced entry was gained. A maximum of $2,500 in total applies.
- Don't leave items **unattended** in ANY motor vehicle or towed land vehicle overnight, as they're not covered.
- Do not leave **your** belongings **unattended** in a **public place**. **Unattended** belongings are not covered by **us**.
- Remember to check for **your** items. **We** do not cover items left behind in any accommodation after **you** have checked out, left behind in any aircraft, ship, train, tram, taxi or bus, or left behind, forgotten, misplaced or walked away from in a **public place**.
- Report any loss or theft to the police within 7 days of when **you** first become aware of the incident, as a police report is required so **we** can validate that the incident occurred. Also, **your** belongings may have been handed in and may be recovered or the police may have a chance to follow up an alleged crime.
- Additionally, **we** require the relevant report from the related party. For example, an Airline Property Irregularity Report (PIR) is also required if **your** items were lost or stolen when travelling with an airline.
- If **you** are unable to provide **us** with a copy of the relevant report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details.

Cruising in Australian waters

Cover is included under *Benefit 2: Overseas Emergency Medical and Hospital Expenses* if **you** are travelling on a **domestic cruise** in **Australian** waters.

When you complete the steps to access the **Overseas Travel Policy,** for a **domestic cruise**, not part of an international **journey**, please choose 'Pacific' as **your** destination.

Please note: There is no cover for claims arising from, or related to, COVID-19 whilst travelling on a cruise.

Reciprocal Healthcare Agreement

The Australian Government and the governments of certain countries have an agreement where Australian residents are provided with subsidised essential medical treatment (which, in turn, minimises **your** claim with **us**). The agreement is known as a Reciprocal Healthcare Agreement (RHA). Please visit humanservices.gov.au/medicare or dfat.gov.au for details of RHAs with **Australia**.

Important Information

Who issues and insures these products?

Cover-More

These products are issued by Cover-More on behalf of the insurer. Cover-More administers the products (including customer service and medical assessments, and may also be appointed from time to time to assist in the management, administration or settlement of claims and deal with complaints on behalf of the insurer in specific circumstances) and arranges the issue of the insurance to:

- the **Commonwealth Bank** who then provides the **cardholder** with the **Included Cover** under the **Group Policy**, or
- **you** directly for the **Overseas Travel Policy** and **Upgrades.**

Zurich Australian Insurance Limited

ZAIL is the insurer and is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations. ZAIL's contact details are:

Zurich Australian Insurance Limited

PO Box 677, North Sydney NSW 2059

Duty to take reasonable care not to make a misrepresentation

This is a consumer insurance contract under the Insurance Contracts Act 1984 (Cth) (Act).

Under the Act, **you** have a duty to take reasonable care not to make a misrepresentation to **us**.

This duty applies whenever **you** enter into, renew, extend or vary this contract of insurance. In all cases, **we** will ask **you** questions that are relevant to **our** decision to insure **you** and on what terms.

It is important that **you** understand **you** are answering **our** questions in this way for Yourself and anyone else that **you** want to be covered by the contract.

When **you** answer the questions **you** must give a true and accurate account of matters. **Your** response should tell **us** everything that **you** know about the question because **your** response is relevant to whether **we** offer **you** insurance and the terms **we** offer **you**.

A misrepresentation made fraudulently is made in breach of the duty to take reasonable care not to make a misrepresentation.

Circumstances relevant to your duty

Whether or not **you** took reasonable care not to make a misrepresentation will be determined with regard to all the relevant circumstances.

If **we** know, or ought to know about **your** particular characteristics or circumstances, **we** will consider these to determine if **you** took reasonable care not to make a misrepresentation to **us**.

We may consider the following matters to determine if **you** took reasonable care not to make a misrepresentation to **us**:

- the type of consumer insurance contract in question, and its target market
- explanatory material or publicity produced or authorised by **us**
- how clear, and how specific, the questions **we** asked were
- how clearly **we** communicated to **you** the importance of answering those questions and the possible consequences of failing to do so
- whether or not an agent/insurance broker was acting for **you**, or
- whether the contract was a new contract or was being renewed, extended, varied or reinstated.

You are not to be taken to have made a misrepresentation merely because you:

- failed to answer a question, or
- gave an obviously incomplete or irrelevant answer to a question.

Consequences if you fail to take reasonable care and do make a misrepresentation

If **you** do not take reasonable care when answering **our** questions and the result is **you** do make a misrepresentation to **us**, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if **you** make a claim, or both.

If **your** failure to take reasonable care not to make a misrepresentation to **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

Policy conditions

1. Excess – what you contribute to your claim

The excess is the first amount of a claim that **we** will not pay for. It is deducted from **your** claim if it is approved by **us**. The excess applies per event i.e. If **you** fall over and need medical treatment, and smashed **your** smart phone in the fall, the excess will be deducted once.

For the **Overseas Travel Policy**, and for any **Upgrade**, the benefits that the excess applies to are shown in the benefits tables pages 8-11. The excess amount will be shown on **your Certificate of Insurance**.

Claim example: If **you** *made a claim for $2,500 under Benefit 2: Overseas Emergency Medical and Hospital Expenses,* **you** completed the steps to access the **Overseas Travel Policy***,* **you** *already paid the expenses and* **we** *approve* **your** *claim,* **we** *would deduct the $500 excess from the claim before* **we** *paid* **you***. If, via* **our** *emergency assistance team,* **we** *approved a claim directly with an* **overseas** *medical provider,* **we** *may ask* **you** *to pay the $500 excess directly to the provider at the time or request* **you** *to pay it to* **us** *before* **we** *can finalise* **your** *claim with the provider. In any event, the total claim* **we** *pay is $2,000.*

For *Other Insurances* – the amount and covers that an excess applies to are:

- *Purchase Security* – **you** must pay the first $100 for each claim
- *Extended Warranty* – **you** must pay the first $100 for each claim, and
- *Interstate Flight Inconvenience* – **you** must pay the first $250 for each claim made under Benefits 2 and 4.

In some circumstances, prior to **your** entry into the policy or when **you** apply for cover for **your existing medical conditions** and **you** have an **Upgrade**, whichever occurs later, **we** may impose an extra or increased excess for claims arising from **existing medical conditions**. **We** will inform **you** in writing if this applies: These will be set out in **your** Certificate of Insurance or in a letter from **our** medical assessment team.

2. Claims

- **You** must report the theft, wilful damage or accidental loss of **your business items**/property/**personal goods**/**valuables** to the police, the **transport provider** or accommodation provider as relevant within 7 days of **you** first becoming aware of the loss or theft. **You** should obtain a report confirming the incident to submit to **us** with **your** claim.
- **You** must take all reasonable steps to prevent or minimise a claim. This includes taking adequate and reasonable precautions to protect **your business items**/ property/**personal goods**.
- **You** must not make any offer, promise of payment, or admit any liability without **our** written consent. **We** or **our** emergency assistance team will not unreasonably withhold or delay **our** consent
- **You** must advise **us** of any claim, or occurrence that may give rise to a claim, as soon as possible and within 60 days of the event or of returning **home** whichever is the latest.
- For *Price Guarantee* claims, **you** must advise **us** and claim within 30 days of purchase of the item that is the subject of the claim.
- If there is a delay in claim notification, or **you** do not provide sufficient detail for **us** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.
- **You** must, at **your** own expense, supply any documents in support of **your** claim that **we** may request. This can include proof of **your** residential status and age, proof **you** are eligible for insurance cover (e.g. **your eligible credit card account** statement and credit card receipt to confirm **your** eligibility for the insurance), an original police report, a Property Irregularity Report (PIR), travel documents, receipts, valuations, a repair quote, a death certificate and/or medical certificate. If required **we** may ask **you** to translate into English any documents to enable **us** to assess **your** claim.
- For claims relating to a mobile phone or device with phone capabilities **you** must supply **us** with the IMEI (International Mobile Equipment Identity). **You** must also block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device.
- **You** must co-operate fully in the assessment or investigation of **your** claim.
- If you need to make a claim please make sure you can provide us with:
  - any current **Certificate of Insurance you** hold for the trip
  - documents we need to verify **your** eligibility for this cover, such as
  - copies of **your eligible credit card account** statement, and
  - credit card receipt that shows **you** used **your** eligible card to spend at least $500 in a single transaction on your prepaid travel costs before leaving Australia and/ or a copy of the letter/statement/email confirming the redemption of **your** CommBank Awards points through the CommBank Awards Program or using Travel Booking travel credits on the CBA Travel Sites provided by Hopper in full or part payment for **your** return **overseas** travel ticket(s) (including the spend of at least $500 worth of prepaid travel costs redeemed using CommBank Awards points or Travel Booking travel credits on the CBA Travel Sites provided by Hopper).

If **you** want to make a claim under the covers provided in the **Overseas Travel Policy** while **overseas**, **you** acknowledge and agree it may be necessary for the **Commonwealth Bank** or its agents to confirm to **us** or **our** agents that **you** are eligible for the cover as previously outlined. Without this information, a claim may be delayed and it may not be possible for **us** or **our** agents to give approval for **overseas** medical attention. Where, at **our** discretion, **we** honour a claim on the basis that **you** will, at a later date, provide proof to substantiate the claim and y**ou** are later unable to do so, **you** will be liable for any loss **we** have incurred on **your** behalf.

- When making a claim, **you** are responsible for assisting **us** and acting in an honest and truthful manner. If **you**, or anyone acting on **your** behalf, use fraudulent, false or exaggerated means to make a claim under this policy, **we** may not pay the claim in whole or in part. **You** acknowledge and agree that **we** may inform the **Commonwealth Bank** of the situation and **you** may no longer be eligible for any (or all) of the covers in this booklet or **your** credit card facility. **We** may also report **you** to the appropriate authorities and **you** may be prosecuted.
- If **we** agreed 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 limits of liability). If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.
- If **you** are entitled to claim an input tax credit in respect of **your premium**, **you** must inform **us** of the amount of that input tax credit (as a percentage) at the time **you** first make a claim. If **you** fail to do so, **you** may have a liability for GST if **we** pay **you** an amount in respect of any of the covers provided.

3. Claims are payable in Australian dollars

All claims and amounts payable are paid in Australian dollars at the rate of exchange applicable at the time the expenses were incurred. **We** will pay **you** unless **you** tell **us** to pay someone else, except in the case of **your** death in which case **we** will pay **your** estate. Payment will be made by direct credit to an Australian bank account nominated by **you** unless otherwise agreed by **us**.

4. If you can claim from anyone else, we will only make up the difference

In the case that policy condition *6. Other insurance* (following) does not apply, if **you** can make a claim against someone in relation to a loss or expense in respect of any of the covers provided and they do not pay **you** the full amount of **your** claim, **we** will make up the difference. **You** must claim from them first.

5. You must help us to make any recoveries

We have the right to recover, from any other party in **your** name, money payable under the policy or to choose to defend any action brought against **you**. **You** must provide reasonable assistance to **us**.

We will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. To **us**, **our** costs (administration and legal) arising from the recovery
2. To **us**, an amount equal to the amount that **we** paid to **you** in respect of any of the covers provided
3. To **you**, **your** uninsured loss (less **your** excess)
4. To **you**, **your** excess.

Once **we** pay **your** total loss, **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

6. Other insurance

If **you** are insured, or entitled to receive a benefit or make a claim, under any other insurance policy in respect of the same loss as your claim under **our** covers, then:

- **you** must give us full details of the other insurance policy,
- to the extent permitted by law, **we** will not be liable to provide indemnity until the indemnity amount under any other policy is exhausted, or
- **we** may seek, from the other insurer, contribution for any amounts **we** have paid.

7. Subrogation

We may, at **our** discretion, undertake in **your** name and on **your** behalf, control and settlement of proceedings for **our** own benefit to recover compensation or secure indemnity from any party in respect of any of the covers provided.

You are to assist **us** and give **us** permission to do everything required to recover compensation or secure indemnity from other parties, to which **we** may become entitled or subrogated, upon **us** accepting **your** claim in respect of any of the covers provided. This is regardless of whether **we** have yet paid **your** claim, whether or not the amount **we** pay **you** is less than full compensation for **your** loss or whether **your** claim is paid under a non-indemnity or an indemnity clause.

8. Policy interpretation

All insurance covers will be interpreted in accordance with the law of New South Wales, Australia.

9. Emergency assistance

Where **your** claim is excluded or falls outside the coverage provided, the giving of emergency assistance will not in itself be an admission of liability.

Medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond **our** control cannot be accepted by **our** emergency assistance, the **Commonwealth Bank**, Cover-More or **us**.

If **your** trip involves travel to a country or part of the country the Australian Government on the smartraveller.gov.au website advises travellers to "Reconsider your need to travel" or "Do not travel", and **you** choose to continue with **your** trip, **you** should understand that **we** may not be able to provide **you** with emergency assistance there because the current situation (which is the subject of the warning) in that country or part of the country may limit our ability to do so. For example, in a case where **you** travel to a war zone the airspace may be closed which may prevent **us** from arranging emergency repatriation for a covered claim. This condition applies regardless of whether **your** claim relates to the warning.

10. Sanctions

Notwithstanding any other terms, **we** shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or activity of **yours** would expose **us**, **our** parent company or **our** ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, the United Kingdom, Switzerland, the United States of America or any other applicable trade or economic sanctions, law or regulation.

11. Maximum period of cover – extending your journey

You are only covered for incidents that occur in the **period of cover**.

If **you** find that **your** return to **Australia** has been delayed because of one or more of the following reasons, and **you** return **home** as soon as possible, **your period of cover** may be automatically extended at no extra cost provided:

- **your** scheduled transport back to **Australia** is delayed for reasons beyond **your** control, or
- the delay is due to an event for which **you** can claim.

If, for any other reason, other than as stated above, **your overseas** travel is for a period longer than the **period of cover**, **you** will not be covered after the end of that **period of cover** unless the **cardholder** has successfully applied for an **Upgrade**.

The **cardholder** will need to complete the 2 steps to activate the **Overseas Travel Policy** and then apply for the *Extension of period of cover* **Upgrade**. See page 64 for details. For each **journey you** can only activate one **Overseas Travel Policy**.

12. Special conditions and restrictions that apply for people aged 80 or over

The following benefits are not available to people who are aged 80 or over at the relevant time:

- *Benefit 1: Overseas Emergency Medical Assistance*
- *Benefit 2: Overseas Emergency Medical and Hospital Expenses*
- *Benefit 4: Overseas Funeral or Cremation, or Body Repatriation*
- *Benefit 5: Cancellation Costs* (where the cause of the claim is the death, **injury**, sickness or disease of a **cardholder** or **spouse**)

However, the **cardholder** may be able to include cover under the above benefits (including for their **spouse**, if applicable) by completing the 2 steps to access the **Overseas Travel Policy** and by applying for t*he Overseas Travel Policy for people aged 80 or over Upgrade*.

If **we** accept the application for the *Overseas Travel Policy for people aged 80 or over* **Upgrade**, the **cardholder** will need to pay **us** an extra **premium**. See page 62 for details.

13. Existing medical conditions for persons aged 79 years and under

Cover is not provided for **existing medical conditions**, except for those automatically accepted as described on pages 22-24, or where **you** have purchased the *Existing medical conditions* **Upgrade**.

If **you** have an **existing medical condition** that is not covered, **we** will not pay any claims which in any way relate to, or are exacerbated by, that condition. This means that **you** will have to pay for any **overseas** medical emergency and any associated costs, which can be prohibitive in some countries.

14. Automatically accepted existing medical conditions

We automatically accept cover for an **existing medical condition** shown in the tables following, provided:

- in the 12 months prior to the **relevant time**, **you** have not been hospitalised (including day surgery or emergency department attendance) for that condition,
- prior to the **relevant time**, **you** have not had surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in hospital for that condition, and
- **your** condition meets any criteria shown for that condition.

Conditions	
Acne	Eczema
ADHD (Attention Deficit Hyperactivity Disorder)	Gastric Reflux (GORD)
Bunions	Glaucoma
Carpal Tunnel Syndrome	Gout
Cataracts	Hay Fever
Cleft Palate	Hormone Replacement Therapy
Cochlear Implant	Hypothyroidism including Hashimoto's Disease
Coeliac Disease	Lipoma
Congenital Adrenal Hyperplasia	Macular Degeneration
Congenital Blindness	Meniere's Disease
Congenital Deafness	Rhinitis
Conjunctivitis	Rosacea
Dengue Fever	Sinusitis
Dry Eye Syndrome	Tinnitus
Dupuytrens Contracture	

Condition	Criteria
Anxiety	Provided: • **you** have not been diagnosed with Depression in the last 3 years • in the last 12 months, **your** prescribed medication hasn't changed • **you** are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist), and • **you** have not previously been required to cancel or curtail **your** travel plans due to **your** Anxiety.
Asthma	Provided **you**: • are under 60 years of age • have not smoked for at least the last 18 months • do not need prescribed oxygen outside of a hospital, and • have no other lung condition or disease including Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.
*Diabetes (type 1 or type 2) or glucose intolerance	Provided: • First diagnosed more than 6 months ago • No complications in last 12 months • No kidney, eye or neuropathy complications, and • No cardiovascular disease.
Depression	Provided: • **you** have not been hospitalised for this condition in the last 2 years • in the last 12 months, **your** prescribed medication hasn't changed • **you** are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist), and • **you** have not previously been required to cancel or curtail **your** travel plans due to **your** Depression.
Ear Grommets	Provided no current infection
Hiatus Hernia	Provided no surgery is planned

Condition	Criteria
*Hypercholes-terolaemia (High Cholesterol)	Provided no cardiovascular disease and/or no diabetes
*Hyperlipi-daemia (High Blood Lipids)	Provided no cardiovascular disease and/or no diabetes
*Hypertension (High Blood Pressure)	Provided no cardiovascular disease and/or no diabetes
Pregnancy	If it is a single, uncomplicated pregnancy – cover up to the 24th week i.e. up to 23 weeks, 6 days provided: • the conception was not medically assisted e.g. using assisted fertility treatment including hormone therapies or in vitro fertilisation (IVF).

*These conditions are risk factors for cardiovascular disease. If **you** have a history of cardiovascular disease, and it is an **existing medical condition**, cover for these conditions are also excluded.

If your existing medical condition is not automatically accepted

If **your existing medical condition** is not automatically accepted above **we** will not provide any cover for any claims which in any way relate to, or are exacerbated by, that condition.

If **you** want to take cover for **existing medical condition(s)**, **you** will need to apply for an *Existing medical conditions* **Upgrade**. See page 63. If **we** accept **your** application for cover of **existing medical conditions**, an extra **premium** is payable to **us**.

15. Medical conditions that are undiagnosed or awaiting specialist opinion

We are unable to offer cover for medical conditions **you** were aware of, or a reasonable person in **your** circumstances could be expected to have been aware of, or arising from signs or symptoms* that **you** were aware of or a reasonable person in **your** circumstances could be expected to have been aware of, at or before the **relevant time**, and for which at that time:

- **you** had not yet sought a medical opinion regarding the cause
- **you** were currently under investigation to define a diagnosis, or
- **you** were awaiting specialist opinion.

You will still be eligible for the other benefits provided by the **Overseas Travel Policy**, and **you** may apply for cover for other **existing medical conditions**. There will be no cover for claims which in any way relate to, or are exacerbated by, any **existing medical condition** or any condition where the points listed above apply.

If **you** receive a diagnosis before **you** depart on **your journey**, **you** may be able to complete a health assessment and, if approved, add **existing medical condition** cover to **your** policy by paying **us** the required premium.

Examples of signs or symptoms include, but are not limited to, chest pain, shortness of breath, pain or discomfort in any part of* ***your* *body, persistent cough or unexplained bleeding.*

16. Medical and hospital cover in Australia

We will not pay any benefit or provide cover if the provision of a payment, benefit or cover would result in **us** contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth) or *the National Health Act 1953* (Cth) or any applicable legislation (whether in **Australia** or not).

For the purposes of this cover:

- travel from Tasmania or mainland **Australia** to Norfolk Island, Christmas Island, Lord Howe Island or Cocos Island is considered **overseas** travel. It will be covered under the **Overseas Travel Policy** and **Upgrades** however, there is no cover for medical transfers/evacuations, or medical and hospital expenses, and
- travel from Norfolk Island, Christmas Island, Lord Howe Island or Cocos Island to Tasmania or mainland **Australia** is considered **overseas** travel and will be covered under the **Overseas Travel Policy** and **Upgrades** however, there is no cover for medical transfers/evacuations, or medical and hospital expenses.

17. Automatically included activities

- Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Kayaking
- Parasailing
- Riding a motorcycle or motorscooter up to 50cc
- Scuba diving to a depth of 30 metres
- Snorkelling
- Snow skiing/boarding **on-piste**
- White Water Rafting

Your participation in any of the activities listed above is subject to the terms of cover. There is no cover for these activities if racing, or participating in a **professional** capacity. There is no personal liability cover for use or ownership of waterborne craft or mechanically-propelled vehicles. Conditions apply to scuba diving and to riding a motorcycle/motorscooter/quadbike. See exclusion 29 and 35 respectively on pages 40-41.

18. About your premium – Upgrades

You will be told the **premium** payable for **your** cover when **you** apply for an **Upgrade**. **We** calculate **your premium** by taking into account many factors, including **your** destination(s), length of **journey**, the number of persons and their ages to be covered under the policy. The amount of any excess and cover for approved **existing medical conditions** is also included in this calculation, as are any relevant government charges, taxes or levies (such as stamp duty or GST) in relation to **your Upgrade**. These amounts are included in the total amount payable by **you** as shown on **your Certificate of Insurance**.

19. Cooling-off period – Upgrades

Even after **you** have obtained **your Certificate of Insurance** confirming **your Upgrade**, **you** have cooling-off rights.

If **you** decide that **you** do not want **your Upgrade**, **you** may cancel it within 21 days after **you** are issued **your Certificate of Insurance**. **You** will be given a full refund of the **premium you** paid, provided **you** have not started **your journey** or **you** do not want to make a claim. After the cooling-off period ends, **you** still have the right to cancel **your Upgrade**. However, **we** may deduct some costs from any refund, as set out under *Cancelling your policy* on page 89.

Words with special meaning

In this booklet words in bold have the meanings shown below. The use of the singular shall also include the use of the plural and vice versa.

accompanied child/children means at the time eligibility for cover is satisfied:

- all unmarried **children**, up to and including 18 years of age, who the **cardholder** has sole custody of and who live with the **cardholder**
- all unmarried **children**, up to and including 18 years of age, of whom the **cardholder** has shared custody
- all unmarried **children**, from 19 years of age up to and including 21 years of age, who are full-time students attending an accredited institution of higher learning in **Australia** and who the **cardholder** has/had sole or shared custody, and who are dependent upon the **cardholder** for their maintenance and financial support, or
- all unmarried persons who are physically or mentally incapable of self-support who the **cardholder** has custody of and who live with the **cardholder**.

  However, **accompanied child/children** never means an infant born on the **journey**.

act of terrorism means any act by a person, alone or with an organisation or foreign government, who:

a. uses or threatens force or violence
b. aims to create public fear, or
c. aims to resist or influence a government, or has ideological, religious, ethnic or similar aims.

additional means the cost of accommodation or transport (and meals where mentioned) **you** actually use less the cost of the accommodation or transport (and meals where mentioned) **you** expected to use had the **journey** proceeded as planned.

Australia means the area enclosed by the territorial waters of the Commonwealth of Australia (including Norfolk Island) where Medicare benefits are payable. Australian has a corresponding meaning.

business items and **personal goods**

a. **business items**

Cover applies to eligible business Gold, business Platinum and Qantas Business Rewards **cardholders** and means new business property acquired for **your** business use, except items with an original purchase price over $3,000

b. **personal goods**

means new personal property acquired for personal, domestic or household use and **valuables** (except to the extent otherwise specified as being excluded), but does not include:

- furniture, furnishings or household appliances (unless covered under *Extended Warranty Insurance*)
- items with an original purchase price over $10,000 for Gold or Platinum **cardholders**, over $20,000 for Diamond **cardholders** or over $20,000 for Smart Awards or Ultimate Awards **cardholders**, and
- for *Purchase Security Insurance*, items purchased by instalment (e.g. mobile phones) prior to the final payment being made.

c. Items not considered **business items** or **personal goods** are:

- items acquired for the purpose of re-supply/re-sale
- items acquired to undergo transformation in a business
- computer software, or information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data or non-tangible items
- bullion, cash, collections such as stamps, coins and cards, lottery tickets or other gambling-related items, negotiable instruments, securities, manuscripts or books of account, trading cards, tickets of any description or travellers cheques
- consumable or perishable items (including but not limited to drugs, food, fuel or oil), animals or plant material
- airplanes, automobiles, boats, motorboats or any other motorised vehicles and their integral parts and installed accessories
- second-hand items, including antiques
- items of contraband, and
- real estate and movable fixtures or fittings (including but not limited to dishwashers and fixed air conditioners) that form, or are intended to form, part of any home, office or real estate.

cardholder means a person residing in **Australia** to whom the **Commonwealth Bank** has issued an **eligible credit card**. Persons residing in **Australia**, unless otherwise approved by **us** in writing as a **cardholder**, must have:

- an Australian Medicare card
- an Australian issued Temporary Work (skilled) Visa (subclass 457), or
- an Australian Visa that:
  - authorises them to live and work in Australia, and
  - requires them to maintain a minimum level of health insurance coverage as required by the Department of Home Affairs.

If a **cardholder's family** is travelling together, only one person can claim the benefits payable to the **cardholder**. The others can only claim as a **spouse** or **accompanied child**.

carrier means an aircraft, vehicle, train, tram, vessel or other scheduled transport, operated under a licence, for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

Certificate of Insurance (this definition only applies to the **Overseas Travel Policy** and **Upgrades**) means the document **we** provide to a **cardholder** when they are issued the **Overseas Travel Policy** and, if applicable, **Upgrades**, and sets out details of the cover provided. The Certificate of Insurance is only valid if the steps to access the **Overseas Travel Policy** and relevant **Upgrades** have been completed.

Commonwealth Bank means Commonwealth Bank of Australia ABN 48 123 123 124.

computer system means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the coach, airline, shipping line, cruise line or railway company that **you** were due to travel on.

concealed storage compartment means a boot, glove box, enclosed centre console, or concealed cargo area of a motor vehicle.

cyber act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

cyber incident means any:

a. **cyber act** or error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**, or

b. **cyber act** including any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

disabling injury, sickness or disease means a disabling injury, sickness or disease, which first shows itself during the **period of cover** provided for **your journey** and required immediate treatment by a **medical practitioner**.

domestic cruise means a voyage on a foreign-registered cruise ship from a port in **Australia** to another port or ports in **Australia** without any stopover at a port outside of **Australia**.

eligible credit card means, unless otherwise specified, a current and valid personal or business Gold, personal or business Platinum, Qantas Business Rewards, personal Diamond, personal Smart Awards or personal Ultimate Awards credit card issued by the **Commonwealth Bank**. An eligible credit card that is currently cancelled or suspended is not current and valid.

eligible credit card account means, unless otherwise specified, a current and valid personal or business Gold, personal or business Platinum, Qantas Business Rewards, personal Diamond, personal Smart Awards or personal Ultimate Awards credit card facility with the **Commonwealth Bank**. An **eligible credit card account** that is currently cancelled or suspended is not current and valid.

epidemic means a fast-spreading contagious disease or illness in an area as documented by a recognised public health authority.

existing medical condition means a disease, illness, medical or dental condition or physical defect that, at the **relevant time**, **you** were aware of or a reasonable person in **your** circumstances could be expected to have been aware of, by reference to all relevant factors including whether it meets any of the following:

a. Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.

b. Requires:
   i. prescription medication from a qualified **medical practitioner**
   ii. regular review or check-ups
   iii. ongoing medication for treatment or risk factor control, or
   iv. consultation with a specialist.

c. Has:
   i. been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer, or
   ii. required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.

d. Is:
   i. chronic or ongoing (whether chronic or otherwise) and medically documented
   ii. under investigation
   iii. pending diagnosis or awaiting a specialist opinion, or
   iv. pending test results.

e. Is:
   i. pregnancy, or
   ii. connected with **your** current pregnancy or the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.

This definition applies to **you**, **your travel companion**, a **relative** or any other person.

family means **spouse** and/or **accompanied children**.

Group Policy means the insurance policy issued by **us** to the **Commonwealth Bank**, in relation to *Other Insurances*.

home means the place where **you** normally live in **Australia**.

Included Cover means the cover described in *Other Insurances*.

injury or **injured** means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during the **period of cover** provided for **your journey** and does not result from any illness, sickness or disease.

insolvency or **insolvent** means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

interstate flight means travel on a registered and scheduled commercial passenger airline from any **Australian** state or territory, to another **Australian** state or territory.

journey means the following:

The journey starts when **you** leave **your home** or **your** place of business to travel directly to the **Australian** air or sea terminal that is the departure point for **your** journey.

The journey ends when the first of the following occurs:

- For the **Overseas Travel Policy,** 3 consecutive months after the date of departure shown on a Gold or Platinum personal and business or Qantas Business Rewards, **cardholder's** return **overseas** travel ticket, (12 consecutive months for Diamond, Smart Awards or Ultimate Awards **cardholders**)
- For an **Overseas Travel Policy** or any **Upgrades**, the end date of the **period of cover** shown on the **Certificate of Insurance** subject to a maximum duration limit of 12 months from the time **you** activated **your** first **Overseas Travel Policy** for the same journey.
- At midnight on the date when the **cardholder's** scheduled transport (as shown on their return **overseas** travel ticket) is due to arrive in **Australia**
- When **you** return to **your home**, provided **you** travel directly there from the **Australian** air or sea terminal where **you** landed
- When the **cardholder** cancels their return **overseas** travel ticket

legal costs means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs, which **you** are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs **we** agree to pay.

medical practitioner means a doctor, psychiatrist, clinical psychologist or a dentist, who is not **you**, **your travel companion** or a **relative**, or an employee of **you**, **your travel companion** or a **relative**, registered with and accredited by the Australian Health Practitioner Regulation Agency (AHPRA). Or, if **you** are **overseas**, an equivalent regulatory body in the country in which they are currently practising and qualified to give the diagnosis being provided.

natural disaster means a major adverse event resulting from natural processes of the Earth; examples are bushfire, hurricane, tornado, volcanic eruption, earthquake, tsunami, falling object from space (including a meteorite), and in general any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. It does not mean **epidemic** or **pandemic**.

off-piste means areas that are not groomed terrain, marked slopes, or open trails maintained, monitored and patrolled by the ski resort.

on-piste means areas that are groomed terrain, marked slopes, and open trails maintained, monitored and patrolled by the ski resort.

overseas means outside **Australia** and its territories.

Overseas Travel Policy means the insurance policy described in Overseas Travel Policy and on the **cardholder's** current **Certificate of Insurance**.

pandemic means an **epidemic** that is expected to affect an unusually large number of people or involves an extensive geographic area.

period of cover means the time when **you** are covered.

a. It starts:
   i. for the **Overseas Travel Policy**:
      - *Benefit 5: Cancellation Costs* – from the issue date shown on the Certificate of Insurance provided the **cardholder** fully completed the eligibility requirements and any applicable **Upgrades**
      - For all other benefits – the start date on the **Certificate of Insurance** provided the **cardholder** fully completed the eligibility requirements, and
   ii. for **Upgrades**, at the start date on the **Certificate of Insurance** provided the **cardholder** fully completed the eligibility requirements.
b. It ends at the earliest of the following times:
   i. At the end of the **journey**
   ii. When **we** determine that **you** should return to **Australia** for treatment.

premium means the amount payable by **you** to **us** in relation to **Upgrades**.

professional means undertaking any activity for which financial payment is received from another person or party.

public place means any place the public has access to, including but not limited to airports, bus terminals, buses, cruise ships, planes, stations, taxis, trains, wharves and beaches, galleries, hostels, hotels, hotel foyers and grounds, museums, private car parks, public toilets, shops, streets, restaurants and general access areas.

relative means a person who is the **cardholder's spouse**; parent, parent-in-law, stepparent, guardian; grandparent; child, foster child, grandchild; brother, brother-in-law, half-brother, stepbrother, sister, sister-in-law, half-sister, stepsister; daughter, daughter-in-law, stepdaughter, son, son-in-law, stepson; fiancé, fiancée; uncle, aunt; or niece, nephew.

relevant time means the time **you** complete the activation process via the NetBank or the CommBank app or by calling Cover-More (refer to Step two ... activate cover on page 4). It does not mean when **you** spend $500 in a single transaction on **your** eligible credit card.

rental vehicle means a campervan/motorhome that does not exceed 6 tonnes, SUV, sedan, station wagon, hatchback, people mover, coupe, convertible, four-wheel drive or mini bus rented from a licensed motor vehicle rental company or agency.

snow sport equipment means skis, poles, boots, bindings, snowboards or ice skates.

spouse means the partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** starts or the time the interstate travel starts.

transaction card means a debit card, credit card or travel money card.

transport provider means a properly licensed coach operator, airline, cruise line, shipping line or railway company.

travel companion means:

- in regard to the **Overseas Travel Policy**, a person whom, before the **journey** began, arranged to accompany **you** on **your journey** for at least 50% of the time of **your journey**, and
- in regard to *Interstate Flight Inconvenience*, a person who is accompanying **you** for at least 50% of the time of **your** interstate travel.

travel services provider means a scheduled services airline, hotel, accommodation provider, car rental agency, coach, bus, shipping line or railway.

unattended means not on **your** person or within **your** sight and reach.

Upgrades means the cover and benefits **you** can apply for, described on pages 62-73 of this booklet.

valuables means articles made of, or containing, gold, precious metals or stones, semi-precious stones or silver; binoculars; furs; jewellery; precious metals; precious or semi-precious stones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media); mobile phones; smart phones; telescopes and watches.

we, **our** or **us** means Zurich Australian Insurance Limited ABN 13 000 296 640, AFS Licence Number 232507.

you, **your** or **yourself** means any of the following if they are eligible for the cover:

- The **cardholder**
- The **cardholder's family**

General exclusions

These exclusions on pages 35-41 apply to all covers described in this booklet unless specified otherwise. They are listed in no particular order. There are also specific exclusions.

Common exclusions

We will not pay for:

1. claims for costs or expenses incurred outside the **period of cover.** This exclusion does not apply to benefit Sections 3. Personal Liability, 6. Resumption of Journey, 9. Travel Documents, Transaction Cards, Travellers Cheques and Cash, 10. Baggage and Personal Goods and Section 14. Rental Vehicle Insurance Excess.
2. any other loss, damage or additional expenses following on from the event for which **you** are claiming that is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of enjoyment
3. claims arising from loss, theft or damage to property, or death, illness or bodily injury if **you** fail to take reasonable care or put **yourself** in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily **injury** might happen, except in an attempt to protect the safety of a person or to protect property
4. claims involving air travel other than as a passenger on a fully licensed passenger-carrying aircraft operated by an airline or an air charter company

5 claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power

6. claims which in any way relate to ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment
7. claims arising from biological and/or chemical materials, substances, compounds or the like used directly for the purpose to harm or to destroy human life and/or create public fear
8. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities
9. claims arising from any unlawful act committed by **you**
10. claims arising from any government intervention, prohibition, sanction, regulation or restriction or court order, or
11. claims which in any way relate to circumstances **you** knew of, or a person in **your** circumstances would have reasonably known or foreseen, at the **relevant time** or time **you** applied for an Upgrade (whichever was earliest), that could lead to the journey being delayed or cancelled.

Medical and health

We will not pay for:

12. claims which in any way relate to, or are exacerbated by, any physiological or psychological signs or symptoms that **you** were aware of or a person in **your** circumstances reasonably should have been aware of at or before the **relevant time**, if **you**:
    a. had not yet sought a medical opinion regarding the cause,
    b. were currently under investigation to obtain a diagnosis, or
    c. were awaiting specialist opinion.
13. claims arising from travel booked or undertaken by **you**:
    a. even though **you** knew, or a reasonable person in **your** circumstances would know, **you** were unfit to travel, whether or not **you** had sought medical advice
    b. against the advice of a **medical practitioner**
    c. to seek medical or dental advice, treatment or review, or
    d. to participate in a clinical trial.
14. claims which in any way relate to, or are exacerbated by, any **existing medical condition you** have.

    This exclusion will be waived to the extent that cover is provided if:

    a. **your** condition is automatically accepted by **us**. See *Automatically accepted existing medical conditions*, pages 22-24, or
    b. **you** applied for, and **we** accepted, cover and **you** paid the extra **premium** for the *Existing medical conditions* **Upgrade**. See *Upgrades*, *Existing medical conditions,* page 63 for details.
15. claims which in any way relate to, or are exacerbated by, any **existing medical condition**:
    a. **your travel companion** has, or
    b. that a **relative** has other than as provided under Benefit 5.4 on page 50 and Benefit 6.4 on page 53.
16. claims arising from **you** having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (e.g. tattoos and piercings) during the **journey**, such as any complication, even if **your existing medical condition** has been approved by **us**, or
17. any benefit, or provide cover, if the provision of a payment, benefit or cover would result in **us** contravening the Health Insurance Act, the Private Health Insurance Act or the National Health Act or any applicable legislation (whether in **Australia** or not) or where **we** do not have the necessary licenses or authority to provide such cover.

Pregnancy and childbirth

We will not pay for:

18. claims arising from pregnancy of **you** or any other person if **you** were aware of the pregnancy at the **relevant time** and:
    a. where complications of this pregnancy had occurred prior to this time
    b. it was a multiple pregnancy e.g. twins or triplets, or
    c. where the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.

    This exclusion will be waived to the extent that cover is provided if **you** applied for, and **we** accepted cover and **you** paid the extra **premium** for **your** *Existing medical conditions* **Upgrade**. The cover provided under the **Upgrade** is in respect of **your** pregnancy (only) for unexpected serious medical complications arising before the start of the 24th week of pregnancy. See *Upgrades, Existing medical conditions*, page 63.
19. claims arising from:
    a. pregnancy of **you** or any other person after the start of the 24th week of pregnancy, or
    b. pregnancy of **you** or any other person where the problem arising is not an unexpected serious medical complication, or
20. claims 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.

Your conduct

We will not pay for:

21. claims which in any way relate to **your** wilful or self-inflicted injury or illness, suicide or attempted suicide
22. claims which in any way relate to **your**:
    a. chronic use of alcohol
    b. substance abuse, drug abuse (whether over the counter, prescription or otherwise), or
    c. ingestion of any non-prescription drug or substance (e.g. marijuana, ecstasy, heroin).
23. claims involving, arising from or related to **your** impairment due to **you** drinking too much alcohol:
    a. which is evidenced by the results of a blood test which show that **your** blood alcohol concentration level is 0.19% or above. (The level of alcohol in **your** blood is called blood alcohol concentration (BAC). As a point of reference, a BAC of 0.19% is almost four times the legal driving BAC limit range in Australia which is currently 0.05%), or
    b. taking into account the following, where available:
        i. the report of a medical practitioner or forensic expert
        ii. the witness report of a third party
        iii. **your** own admission, or
        iv. the description of events **you** described to **us** or the treating medical professional (e.g. paramedic, nurse, doctor) as documented in their records.
24. claims involving, or arising from, any event that is intentionally caused by **you** or by a person acting with **your** consent, or
25. claims involving, or arising from, the conduct of someone who enters **your** accommodation with **your** consent, or whose accommodation **you** choose to enter.

Legal

We will not pay for:

26. any expenses recoverable by compensation under any workers compensation or transport accident laws, or by any government-sponsored fund, plan or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.

World events

We will not pay for:

27. any event that is caused by, or arises from, travel to countries or parts of a country for which:
    a. an advice or warning has been released by the Australian Department of Foreign Affairs and Trade or any other government or official body
    b. the advice or warning risk rating is 'Reconsider **your** need to travel' or 'Do not travel' (or words to that effect) or the advice or warnings recommend against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities
    c. the mass media has indicated the existence or potential existence, of circumstances (including circumstances referred to above) that may affect **your** travel, and
    d. **you** did not take appropriate action to avoid or minimise any potential claim under **your** policy (including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s)).

       Circumstances, in this case include, but are not limited to, strike, riot, weather event, civil protest or contagious disease (including an **epidemic** or **pandemic**), or
28. claims caused by, or claims arising from, an **epidemic**, **pandemic** or outbreak of a contagious disease or any derivative or mutation of such viruses. Refer to who.int and smartraveller.gov.au for further information on epidemics and pandemics.

    This exclusion will be waived:

    a) to the extent that cover is provided under Benefit 1 Overseas Emergency Medical Assistance and Benefit 2 Overseas Emergency Medical and Hospital Expenses if **you** test positive to COVID-19; and
    b) if **your** destination was not subject to "Do not travel" advice (due to COVID-19) on the smartraveller.gov.au website at the time **you** entered. This exclusion (point 28.b) will not apply if **your** trip destination is Australia or New Zealand; and
    c) **you** were not travelling on a multi-night cruise at the time of testing positive to COVID-19

Activities, adventure and snow

We will not pay for:

29. claims involving participation by **you** or **your travel companion** in hunting or using hunting equipment or projectiles (e.g. shooting and archery), mountaineering (involving the use of climbing equipment, ropes or guides), outdoor rock climbing (involving the use of climbing equipment, ropes or guides), trekking that reaches an altitude of more than 6,000 metres above sea level, sports activities in a **professional** capacity, abseiling, parachuting, skydiving, hang gliding, BASE jumping, wingsuiting, potholing, canyoning, caving, fire walking, motocross, running with the bulls, rodeo riding, polo playing, tobogganing, snowmobiling, scuba diving or underwater activities that involve using artificial breathing equipment (unless the maximum depth is no greater than 30 metres, and **you** or **your travel companion** have an open water diving licence and are diving with another person, or are diving with a qualified and registered diving instructor).
30. claims involving participation by **you** or **your travel companion** in any activity that uses an air supported device unless that activity is parasailing or hot air ballooning
31. claims involving participation by **you** or **your travel companion** (during the **journey**) in racing (other than swimming races of 10 kilometres or less, or running races that are marathon distance or less). This exclusion will be waived to the extent that cover is provided under the *Adventure Plus* **Upgrade** on pages 64-65 if **you** applied for, and **we** accepted, cover and **you** paid the extra **premium**
32. claims involving participation by **you** (during the **journey**) in any adventure activity listed under **Upgrades**, *Adventure Plus.* This exclusion will be waived to the extent that cover is provided under the *Adventure Plus* **Upgrade** on pages 64-65 if **you** applied for, and **we** accepted, cover and **you** paid the extra **premium**
33. claims involving participation by **you** (during the **journey**) in **off-piste** snow skiing or snowboarding or heli-skiing/snowboarding. This exclusion will be waived to the extent that cover is provided under the *Snow Extras* **Upgrade** on pages 66-70 if **you** applied for, and **we** accepted, cover and **you** paid the extra **premium**, or
34. claims involving **you** not wearing the appropriate protective clothing and head protection for the sport or activity **you** are participating in.

Motorcycle/Motorscooter/Quadbike

We will not pay for:

35. claims involving **you**:
    a. riding a motorcycle, motorscooter or quadbike (during the **journey**) without a current Australian motor vehicle driver's licence or Australian motorcycle rider's licence, or a driver's licence valid for the country **you** are riding in. This applies even if **you** are not required by law to hold a licence in the country **you** are riding in
    b. riding a quadbike (of any engine capacity), or motorcycle/motorscooter with an engine capacity between 51cc and 250cc inclusive, for any purpose. This exclusion (point b. only) will be waived to the extent that cover is provided under the *Motorcycle/Motorscooter/Quadbike Plus* **Upgrade** on page 65, if **you** applied for, and **we** accepted, cover and **you** paid the extra **premium**
    c. riding a motorcycle/motorscooter with an engine capacity greater than 250cc for any purpose
    d. travelling as a passenger on a motorcycle or motorscooter that is in the control of a person who does not hold a current motorcycle rider's or driver's licence valid for the vehicle being ridden, or
    e. riding, or travelling as a passenger, on a motorcycle, motorscooter or quadbike without wearing a helmet.

Sanctioned destinations

We will not pay for:

36. claims for loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.

Overseas Travel Policy

This insurance cover is subject to the conditions, exclusions, limits, sub-limits and terms following and must be read in conjunction with *Important Information*. **You** must also check *General exclusions* for other reasons why **we** will not pay. The benefit limits include **family** when travelling with the **cardholder** unless specified otherwise.

> **People aged 80 or over and people with existing medical conditions (not automatically accepted on pages 22-24) must follow the activation process for the Overseas Travel Policy and apply for cover under Upgrades for cover under Benefits 1,2, 4 and 5.**

The maximum **period of cover** (from the commencement of **your journey**) cannot exceed 12 consecutive months.

If **you** spent at least $500 in a single transaction on prepaid travel costs for that trip on **your** eligible card before leaving Australia but activate after **you** have left **Australia**, there will be a 3 day no cover period before **you** can receive these benefits. This means that if something happens before **you** activate the cover or within the 3 days after **you** activate the cover and **you** wish to make a claim for that event, **we** will not provide any cover for claims arising from that event even if **you** submit the claim later.

Benefit 1: Overseas Emergency Medical Assistance

Our emergency assistance team is contactable 24 hours a day, 365 days a year while **you** are travelling **overseas**.

The team of doctors, nurses, case managers and travel agents provide the following services:

- Arranging access to a **medical practitioner** for emergency medical treatment while **overseas**
- Passing on any messages to **your** family or employer in the case of an emergency
- Providing written guarantees for payment of the usual and customary costs of emergency hospitalisation while **overseas**
- Arranging **your** medical transfer or evacuation if **you** must be transported to the nearest hospital for emergency medical treatment **overseas** or be brought back to **Australia** with appropriate medical supervision
- Returning **your accompanied children** to **Australia** if they are left without supervision following **your** hospitalisation or evacuation

- Helping if passports, travel documents or **transaction cards** are lost and **you** need assistance in contacting the issuer of the document or card
- Helping to change travel plans if **your** travel consultant is not available to assist with rescheduling in an emergency

*Cover for costs under the policy benefits are subject to **your** claim being approved.*

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate
Unlimited

We will not pay for:

1. any costs incurred in **Australia**
2. any expenses for medical evacuation unless it has been first approved by our emergency assistance team (If **your** claim is coverable, **we** or **our** emergency assistance team will not unreasonably withhold or delay **our** acceptance)
3. any claim if **you** decline to promptly follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent medical, hospital or evacuation expenses, or
4. medical evacuation from **Australia** to an **overseas** country.

Benefit 2: Overseas Emergency Medical and Hospital Expenses

Overseas Emergency Medical and Hospital Expenses

If during the **period of cover you** suffer a **disabling injury, sickness or disease we** will pay the usual and customary costs of medical treatment and ambulance transportation and emergency dental treatment (required due to an **injury**) provided outside **Australia** by, or on the advice of, a **medical practitioner**.

However, if **we** determine, on medical advice, that **you** should return **home** for treatment and **you** do not agree to do so, **we** will restrict cover to no more than an amount that **we** reasonably consider to be equivalent to **your** medical expenses and/or related costs incurred **overseas** to the date **we** advise **you** to return to **Australia**, plus the amount it would cost **us** to return **you** to **Australia**. **You** will then be responsible for any further costs relating to, or arising out of, the event **you** have claimed for.

Hospital Incidentals

If **you** are hospitalised for more than 48 continuous hours while **you** are **overseas** and **your** claim is approved, **we** will also reimburse incidental expenses **you** pay for, such as TV rental, newspapers and/or hospital phone calls.

Emergency Dental Expenses

We will pay up to $1,500 for the cost of emergency dental treatment incurred, which the treating dentist certifies in writing is for the relief of sudden and acute pain. This limit does not apply to dental costs arising from an **injury** that is covered under Overseas Emergency Medical and Hospital Expenses.

Please note:

Cover applies for a maximum of 12 months from the date of onset of suffering the **disabling injury, sickness or disease**.

If any costs or expenses are incurred without **our** approval and before contacting **us**, **we** will only cover any such costs or expenses or for any evacuation/repatriation or airfares if **we** would have approved them up to an amount **we** would have otherwise incurred, had contact been made and approval provided.

Overseas emergency medical and dental expenses and hospital incidentals cover may end less than 12 months from the date of suffering the **disabling injury, sickness or disease** as **we** do not provide cover if these expenses are incurred outside the **period of cover**. In certain circumstances The **period of cover** will automatically extend for a period of time – see Policy condition 11. Maximum period of cover – extending your journey on page 20 for more information.

The maximum benefit limit for this section is:

	Gold, Platinum & Qantas Business Rewards	Diamond, Smart & Ultimate
Overseas Emergency Medical and Hospital Expenses	$Unlimited	$Unlimited
Hospital Incidentals	$7,500 ($75 per 24 hours)	$10,000 ($100 per 24 hours)
Emergency Dental Expenses	$1,500 per person	$1,500 per person

We will not pay for:

1. medical treatment, dental treatment or ambulance transportation provided in **Australia**.

   If **you** are travelling on a **domestic cruise**, this exclusion does not apply to medical treatment provided while on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within **Australian** territorial waters. However, this additional benefit does not apply to any medical treatment provided on **Australian** inland waterways or while the ship is tied up in an **Australian** port

2. expenses incurred after 2 weeks' treatment by a dentist, chiropractor or physiotherapist, unless approved by **us**
3. expenses arising from any disease that is transmitted when giving or taking a drug, unless the giving or taking of the drug is supervised by a **medical practitioner** and the disease is not excluded anywhere else in this cover
4. dental expenses involving the use of precious metals, teeth whitening or involving cosmetic dentistry; or preventative or routine dental treatment
5. damage to dentures, dental prostheses, bridges or crowns
6. continuation or follow-up treatment (including medication and ongoing immunisations) **you** were on prior to the start of the **journey**
7. medical treatment, dental treatment or ambulance transportation provided in **your** country of residence
8. claims where **you** have received medical care under a Reciprocal Healthcare Agreement
9. expenses if, despite the advice given following **your** call to **our** 24 hour emergency assistance provider, **you** received private hospital or medical treatment where public funded services or care is available in **Australia** or under any Reciprocal Healthcare Agreement between the Australian Government and the government of any other country, or
10. any event and expenses that arise from any medical procedures in relation to the insertion of a pacemaker, automated implantable cardioverter-defibrillator (AICD) or implantable cardioverter-defibrillator (ICD) device (alone or combined) during **overseas** travel. If **you** require this procedure, due to sudden and acute onset, which occurs for the first time during **your journey** and not in any way related to an **existing medical condition**, **we** will exercise **our** right, based on medical advice, to organise **your** repatriation to **Australia** for this procedure to be completed.

Benefit 3: Personal Liability

We will provide cover if, as a result of an accident (an unexpected event caused by something external and visible or a series of accidents arising out of the one event), that happens during **your journey**, **you** become legally liable to pay compensation in respect to damage caused to someone else's property or the **injury** or death of someone else. Cover is for:

1. the compensation (including **legal costs**) awarded against **you**, and
2. any reasonable **legal costs** incurred by **you** for settling or defending a claim made against **you**, providing **you** have **our** approval, in writing, before incurring these costs.

You must tell **us**, as soon as **you** or **your** personal representatives are aware, or a reasonable person in **your** circumstances should have been aware, of a possible prosecution, inquest, fatal **injury**, accident or incident that might lead to a claim against **you**.

You must not pay, or promise to pay, settle with, admit or deny liability to anyone who makes a claim against **you** without **our** written consent. **We** or **our** emergency assistance team will not unreasonably withhold or delay **our** consent

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate
$2,500,000

We will not pay for liability arising:

1. where **you** become liable to pay somebody who is a member of **your** family or travelling party, **your travel companion** or employed by **you** or deemed to be employed by **you**
2. from loss of, or damage to, property belonging to, or in the care, custody or control of **you**, **your travel companion**, a **relative** or an employee of any of **you**
3. from the conduct by **you** of any profession, trade or business
4. out of the use, or ownership by **you**, of any aircraft, drone, firearm, weapon, waterborne craft or mechanically-propelled vehicle
5. out of occupation or ownership of any land, buildings or immobile property
6. out of any wilful or malicious act
7. out of the transmission of an illness, sickness or disease
8. from punitive, exemplary or aggravated damages or any fine or penalty
9. out of **your** liability under a contract or agreement, unless **you** would be liable if that contract or agreement did not exist
10. out of assault and/or battery committed by **you** or at **your** direction, or
11. out of any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent.

Benefit 4: Overseas Funeral or Cremation, or Body Repatriation

In addition to any cover for Overseas Emergency Medical Assistance, **our** emergency assistance team will arrange the following assistance.

If **you** die during **your period of cover** as a result of a **disabling injury, sickness or disease**, **we** will pay:

1. the reasonable costs incurred **overseas**, charged by a funeral director for arranging **your** funeral service and a cemetery for **your** burial, or a crematorium for **your** cremation incurred **overseas**, and
2. the cost of bringing **your** remains to **Australia**, including from the inbound port or airport to **your home** or nominated funeral home.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$12,500	$25,000

We will not pay for:

1. the cost of memorialisation, or
2. funeral expenses incurred overseas or bringing your remains back to **Australia**, unless it has been first approved by our emergency assistance team (If **your** claim is coverable, **we** or **our** emergency assistance team will not unreasonably withhold or delay **our** acceptance).

Benefit 5: Cancellation Costs

If, due to circumstances outside **your** control and unforeseeable at the **relevant time** this policy:

1. **you** have to rearrange **your journey**, **we** will pay the reasonable cost of doing so. (**We** will not pay more for the cost of rearranging **your journey** than the non-refundable costs, which would have been incurred had the **journey** been cancelled. The cover is limited to the same or similar standard of transport and accommodation as was originally booked), or
2. **you** have to cancel **your journey** (where **you** cannot rearrange it prior to leaving **home**) **we** will pay **you**:
   a. the value of the unused portion of **your** prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way
   b. **your** travel agent's cancellation fees equal to the lesser of $500 or 15% of the value of the travel arranged by the travel agent. **We** will only pay these fees, if at the time the circumstances causing **your** claim happened, **you** had already paid at least the full deposit, and
   c. the value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by **you** following cancellation of the services paid for with those points, if **you** cannot recover **your** loss in any other way. The amount **we** will pay is calculated as follows:
      i. For frequent flyer or similar flight reward points, loyalty card points, air miles:
      - The cost of an equivalent booking, based on the same advance booking period as **your** original booking. **We** will deduct any payment **you** made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking

      ii. For vouchers, the face value of the voucher up to the current market value of an equivalent booking.

Sub-limits

3. The most **we** will pay for claims arising from a **disabling injury, sickness or disease** that caused the death of a **relative** living **overseas** is $2,500 for a **cardholder** or $5,000 for a **cardholder** with their **family**.
4. The most **we** will pay for claims in any way related to, or exacerbated by, an **existing medical condition** of a **relative** living within **Australia** who is hospitalised or dies during the **period of cover** is $2,000 for a **cardholder** or $4,000 for a **cardholder** with their **family**. This is provided that, at the time of activation, **you** were unaware of the likelihood of such hospitalisation or death.

Additional expenses

Cover is subject to the written advice of the **overseas** treating **medical practitioner** and acceptance by **our** 24 hour emergency assistance team. If **your** claim is coverable, **we** or **our** emergency assistance team will not unreasonably withhold or delay **our** acceptance.

We will reimburse **your** reasonable **additional** accommodation (room rate only) expenses and **additional** transport expenses, at the same accommodation standard or fare class as originally booked, if a disruption to **your journey** arises from any of the following reasons:

5. **You** or **your travel companion** cannot travel because of a **disabling injury, sickness or disease** and the treating **medical practitioner** certifies in writing that **you** or **your travel companion** are unfit to travel
6. **You** shorten **your journey** and return to **Australia** on the written advice of a **medical practitioner**. **You** must take advantage of any pre-arranged return travel to **Australia**
7. **You** are required to return early to **Australia** because **your travel companion** or a **relative** of either of **you** dies unexpectedly or suffers a **disabling injury, sickness or disease**, which means hospitalisation is required, provided the claim was not in any way related to, or exacerbated by an **existing medical condition**
8. **Your** scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, **natural disaster** or a collision affecting **your** mode of transport
9. **You** lose **your** passport, travel documents or **transaction cards** (except involving government confiscation or articles sent through the mail) or they are stolen
10. **Your home** is rendered uninhabitable by fire, explosion, earthquake or flood
11. disruption of **your** scheduled transport because of a **cyber incident** provided **you** act reasonably in avoiding **additional** costs
12. **You** unknowingly breach a quarantine regulation.

If **you** did not have a return ticket booked to **Australia** before the event that gave rise to the claim, **we** will reduce the amount of **your** claim by the price of the fare to **Australia** from the place **you** planned to return to **Australia** from. The fare will be at the same fare class as the one in which **you** left **Australia**.

Room rate only means that other expenses **you** may incur such as food, drinks, groceries, laundry etc. are not included.

The maximum benefit limit for this section is:

Gold, Platinum & Qantas Business Rewards,		Diamond, Smart & Ultimate	
cardholder only	cardholder with **family**	cardholder only	cardholder with **family**
$5,000	$10,000	$Unlimited	$Unlimited

We will not pay for claims caused by:

1. the death, **disabling injury, sickness or disease** of any person, including a **relative** or **travel companion**, not listed on **your Certificate of Insurance** who resides outside of **Australia** other than as specified in Benefit 5.3 on page 50
2. the death, **disabling injury, sickness or disease** of **your relative** arising from an **existing medical condition**, except as specified under Benefit 5.4 on page 50
3. **your** or any other person's unwillingness or reluctance to proceed with the **journey** or deciding to change plans, or the breakdown or dissolution of any personal or family relationship
4. any costs or expenses prior to **you** or **your travel companion** being certified by a qualified **medical practitioner** as unfit to travel
5. any contractual or business obligation or **your** financial situation. This exclusion does not apply to claims where **you** or **your travel companion** are involuntarily made redundant from permanent full-time employment in **Australia** after a continuous working period of 2 years with the same employer and where **you** would not have been aware before activation that the redundancy was to occur
6. mechanical breakdown of any means of transport
7. cancellations, delays, rescheduling or diversions to **your** scheduled or connecting transport, unless it is due to a strike, riot, hijack, civil protest, weather, **natural disaster** or a collision affecting **your** mode of transport
8. failure by **you** or another person to obtain the relevant visa, passport or travel documents
9. errors or omissions by **you** or another person in a booking arrangement

10. the standards and expectations of **your** prepaid travel arrangements being below or not meeting the standard expected
11. the failure of any travel agent, tour operator, accommodation provider, airline or other **carrier**, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their **insolvency** or the **insolvency** of any other person, company or organisation they deal with
12. the failure of **your** travel agent, any tour operator, transport or accommodation supplier or provider, person or agency to pass on monies to operators or to deliver promised services
13. a request by **your** employer, **your** leave application being denied, or **your** leave being revoked. This exclusion does not apply if **you** are a full-time member of the Australian Defence Force or of federal, state or territory emergency services (e.g. police, fire, ambulance, paramedic) and **your** leave is revoked.
14. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements

    However, if a tour or river cruise, that is prepaid and overnight, is cancelled due to a lack of numbers **we** will pay in respect of **your** other prepaid arrangements the lesser of:

    a. necessary amendment costs; or
    b. the non-refundable unused portion of costs if **you** cancel the trip.

    In any case the most **we** will pay is $800 under this section of the policy.
15. an **act of terrorism**, or
16. **you** operating a **rental vehicle** in violation of the rental agreement.

Benefit 6: Resumption of Journey

We will pay the economy class transport costs **you** incur to return **overseas** if **you** are required to return **home** because, during **your journey**, **your relative** died unexpectedly or was hospitalised following a sudden serious **injury**, sickness or disease (not from an **existing medical condition**), provided:

1. it is possible for **your journey** to be resumed
2. there are more than 14 days remaining on the **period of cover**, as noted on **your Certificate of Insurance**, and
3. **you** resume **your journey** within 12 months of **your** return to **Australia**.

Sub-limit

4. If **you** are required to return **home** during **your journey**, because **your relative** died or was hospitalised in **Australia** during the **period of cover** as the result of an **existing medical condition**, and the points above are met, **we** will pay up to $2,000 for a **cardholder** or $4,000 for a **cardholder** with their **family** for the economy class transport costs **you** incur to return **overseas** provided:

    a. at the time of activation, **you** were unaware of the likelihood of such hospitalisation or death.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$5,000	$10,000

We will not pay for:

1. claims if **you** were aware of any reason, before **your period of cover** commenced, that **your journey** may be cancelled, delayed or disrupted.

Benefit 7: Accidental Death

If, during the **journey**, **you** suffer an **injury** resulting in **your** death **we** will pay **your** estate the amount shown in the table below provided **your** death occurs within one year of the **injury**.

This benefit is also available if, during **your journey**, something **you** are travelling on or in disappears, sinks or crashes and **you** are presumed dead and **your** body is not found within 12 months.

The maximum benefit limit for this section is:

Gold, Platinum & Qantas Business Rewards		Diamond, Smart & Ultimate	
cardholder	**spouse**	**cardholder**	**spouse**
$25,000	$25,000	$50,000	$25,000
	accompanied child		**accompanied child**
	$5,000		$5,000

Benefit 8: Loss of Income

If, during **your journey**, **you** suffer an **injury** requiring medical treatment **overseas** and:

a. **you** become disabled within 30 days because of the **injury**

b. the disablement continues for more than 30 consecutive days from the date of **your** return to **Australia**, and

c. **you** lose all **your** income because **you** are unable to return to **your** usual place of employment in **Australia** as a result,

we will pay **you** up to $750 per week for **your** weekly net of income tax wage for a maximum period of 3 months, starting from the 31st day after **your** return to **Australia**.

You must be under the regular care of, and acting in accordance with the instructions or advice of, a **medical practitioner** who certifies in writing that the disablement prevents **you** from gainful employment.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder and/or **spouse**	$7,500

Benefit 9: Travel Documents, Transaction Cards, Travellers Cheques and Cash

Travel documents

We will pay the issuer's fees for the replacement costs (including communication costs) of **your** essential travel documents (including passports), **transaction cards** or travellers cheques if they are lost by **you**, stolen from **you** or destroyed during **your period of cover**.

Transaction cards or travellers cheques

We will pay for any loss resulting from the fraudulent use of **your transaction cards** or travellers cheques that are lost or stolen during **your journey**.

Cash

We will reimburse **you** for cash, bank notes, currency notes, postal or money orders stolen from **your** person or from a locked safe or safety deposit box during the **period of cover**.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$500	$1,000

We will not pay for:

1. loss or theft that is not reported to the:
   a. police or security personnel, or
   b. issuing bank.

   All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If **you** are unable to provide **us** with a copy of the relevant report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details.
2. any amounts covered by any guarantee given by the bank or issuing company to **you** as the holder of the **transaction cards** or travellers cheques
3. **your** failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons, or
4. cash, bank notes, currency notes, postal or money orders not on **your** person or in a locked safe or safety deposit box at the time they were stolen.

Benefit 10: Baggage and Personal Goods

If, during **your period of cover**, **your business items** and/or **personal goods** are lost, stolen or damaged, **we** will repair the item if it is practical and economic to do so. If it is not practical and economic to repair the item, **we** will replace the item or provide **you** with a replacement voucher if the item is available from **our** usual suppliers. If the above do not apply, **we** will pay **you** the monetary value of the item.

If **your** prescription medication is lost, stolen or damaged during **your period of cover we** will pay up to $500 for expenses incurred overseas to replace that prescription medication.

If **your** claim for loss or theft can be approved but **your** items are found in the meantime and can be posted to **you**, **we** will instead pay up to $500 for postage costs so **you** can get **your** items back.

It is **your** responsibility to provide **us** with evidence to support **your** claim for an item. This is 'proof of ownership'.

- **We** will accept the original or a copy of a purchase receipt, invoice and/or bank statement showing the purchase, the date of the purchase and the amount paid
- **We** may consider valuation certificates (issued prior to the **relevant time**), ATM receipts and warranty cards with accompanying bank statement of purchases
- **We** will not accept photographs, packaging or instruction manuals as proof of ownership.

Sub-limits

Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of:

- business Gold/business Platinum cards/Qantas Business Rewards – $3,000 per **business item**
- Gold/Platinum cards – $3,000 per item for **personal goods**, or
- Diamond/Smart/Ultimate cards – $5,000 per item for **personal goods**.

Here are some examples of items considered as only one item for the purpose of this insurance. The appropriate single item limit will be applied: a camera, camera accessories, lenses and tripod (attached or not); a smart phone and cover/case; a matched or unmatched set of golf clubs, golf bag and buggy; a necklace and pendant; a charm bracelet and charms.

The maximum benefit limit for this section is:

Gold, Platinum & Qantas Business Rewards		Diamond, Smart & Ultimate	
cardholder only	cardholder with **family**	cardholder only	cardholder with **family**
$10,000	$20,000	$15,000	$30,000

We will not pay for:

1. **business items** and/or **personal goods** left:
   a. behind in any cruise cabin, hostel, hotel or motel room or peer to peer service type accommodation (including but not limited to Airbnb) after **you** have checked out
   b. **unattended** in a **public place**
   c. behind in/on any aircraft, bus, car, peer to peer service transport vehicle (including but not limited to Uber), rental car, ship, taxi, train, tram or any other vehicle or vessel
   d. behind, forgotten, misplaced or walked away from in a **public place**
   e. **unattended** in any motor vehicle overnight even if they were in a **concealed storage compartment**
   f. **unattended** in any motor vehicle other than overnight, unless they were stored in a **concealed storage compartment** of a locked motor vehicle and forced entry was gained: The most we will pay is $2,500 in total for all items.
   g. under the supervision of somebody who is not **you** or **your travel companion**, or
   h. with a person who steals or deliberately damages them
2. loss or theft that is not reported to the:
   a. police or security personnel
   b. responsible **transport provider** (if **your** items are lost or stolen while travelling with a **transport provider**), or
   c. accommodation provider

   All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If **you** are unable to provide **us** with a copy of the relevant report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details
3. a mobile phone or device with phone capabilities if **you** are unable to supply the IMEI (International Mobile Equipment Identity)
4. damage, loss or theft of **valuables** placed in the care of a **transport provider** (unless security regulations prevented **you** from keeping the **valuables** with **you**), including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, **journey** or voyage
5. **valuables** left **unattended** in a motor vehicle at any time, even if stored in a **concealed storage compartment**
6. cash, bank notes, currency notes, cheques or negotiable instruments
7. watercraft of any type (other than surfboards)
8. sporting equipment (including bicycles) damaged, lost or stolen while in use
9. **snow sport equipment**
10. items that are being sent to **you**, unaccompanied by **you** or under a freight contract. This exclusion for unaccompanied items will be waived if **your** claim for lost stolen items can be approved but **your** items are found in the meantime and can be posted to **you**
11. an electrical or mechanical fault or breakdown
12. loss of, or damage to, any item that is brittle or fragile (except photographic or video equipment), unless the loss or damage is caused by thieves, burglars, fire, or a collision involving the means of transport in which **you** are travelling
13. damage caused by atmospheric or climatic conditions; wear and tear; vermin; or any process of cleaning or alteration
14. consequential damage caused while an item is being serviced, repaired or restored, unless **we** have authorised the work
15. loss of, or damage to, items that are commercial samples, works of art and antiques, or items **you** take to sell while **overseas**
16. deterioration, normal wear and tear, or damage arising from inherent defects in the **business items**/property/**personal goods**, or
17. any defective item or any defect in an item.

Benefit 11: Baggage Delay Expenses

If any of **your business items** and/or **personal goods** are delayed, misdirected or misplaced by the **carrier** during **your journey** for more than 12 hours **we** will reimburse **you** up to a maximum amount of $500, per person, for underwear, socks, toiletries, non-prescription medication and change of shoes and clothing (and a bag) **you** bought after a 12 hour delay and before **your business items** and/or **personal goods** were returned to **you**.

The original receipts for the items and confirmation of the length of delay from the **carrier** must be produced in support of **your** claim.

This section does not apply on the leg of the **journey** that returns **you home**.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$500	$1,000

We will not pay for:

1. expenses **you** incur if **you** are entitled to compensation from the **carrier you** were travelling on for the relevant amount claimed. However, if **you** are not reimbursed the full amount, **we** will pay the difference between the amount of **your** expenses and what **you** were reimbursed, up to the limit of **your** cover.
2. delay that is not reported to the responsible **carrier**. All reports must be confirmed in writing by the **carrier** at the time of making the report. If **you** are unable to provide **us** with a copy of the **carrier**'s report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details.

Benefit 12: Travel Delay Expenses

If **your** pre-booked transport is temporarily delayed for at least 6 hours due to an unforeseeable circumstance outside **your** control (including a **cyber incident**), **we** will reimburse up to $250 for a **cardholder** only, or $500 for a **cardholder** with their **family**, for reasonable **additional** meals and accommodation expenses **you** incur.

In addition, for each full 12 hour period that the delay continues beyond the initial 6 hour delay, **we** will reimburse up to $150 for a **cardholder** only to a maximum of $400, or $300 for a **cardholder** with their **family** to a maximum of $800, for reasonable **additional** meals and accommodation expenses **you** incur.

You must claim from the **transport provider** first, and provide **us** with confirmation from the **transport provider** of the cause and period of the delay and the amount of compensation offered by them. If **you** are unable to provide **us** with a copy of the report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details.

You must also provide **us** with receipts for the expenses incurred.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$650	$1,300

We will not pay for claims:

1. caused by the **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent.

Benefit 13: Alternative Transport Expenses

If, due to an unforeseeable circumstance outside **your** control, **your journey** would otherwise be cancelled, delayed, shortened or diverted resulting in **you** being unable to arrive in time to attend a wedding, funeral, 25th or 50th wedding anniversary or a prepaid conference, concert, music festival or sporting event or prepaid travel/tour arrangements, which cannot be delayed due to **your** late arrival, **we** will pay for:

1. the reasonable **additional** travel expenses to arrive at **your** destination on time, and
2. the cost of the unused connection (if **you** have to buy a new connection) less any refund or credit **you** are entitled to from the supplier of that connection.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only and/or with **family**	$3,500

We will not pay for claims:

1. caused by the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent.

Benefit 14: Rental Vehicle Insurance Excess

This cover applies if **you**:

- hire a **rental vehicle**
- are the nominated driver on the **rental vehicle** agreement, and
- have purchased motor vehicle insurance or a damage waiver from the rental company or agency **you** rented the **rental vehicle** from.

If the **rental vehicle** is damaged or stolen while in **your** control during **your period of cover**, **we** will pay the lower of the **rental vehicle** insurance excess or the liability fee **you** are required to pay under a damage waiver or the repair costs to the **rental vehicle** that **you** become liable to pay.

This benefit does not cover items such as, but not limited to, tyres and/or windscreens if they are not covered by the motor vehicle insurance or damage waiver purchased from the rental company or agency.

You must provide **us** with a copy of **your rental vehicle** agreement, an incident report that was completed, the repair account, an itemised list of the value of the damage and written notice from the rental company or agency advising that **you** are liable to pay the excess or liability fee.

If **your** treating **medical practitioner** certifies in writing that **you** are unfit to return **your rental vehicle** to the nearest depot during **your journey**, then **we** will pay up to $500 for the cost of returning **your rental vehicle**.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only and/or with **family**	$2,250

We will not pay for:

1. any damage or theft, arising from the operation of a **rental vehicle** in violation of the terms of the rental agreement
2. **you** using the **rental vehicle** without a licence valid for the purpose that **you** were using it
3. any damage sustained to a **rental vehicle** while it is being driven on an unsealed surface, or
4. administration costs or loss of use penalties.

Benefit 15: Hijack and Kidnap

We will pay **you** $250 for each continuous 24 hour period that **you** are forcibly detained if **you** are hijacked or kidnapped during **your journey**.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only and/or with **family**	$5,000

Upgrades

This insurance cover is subject to the conditions, exclusions, limits, sub-limits and terms following and must be read in conjunction with *Important Information* and **Overseas Travel Policy**. **You** must also check *General exclusions* for other reasons why **we** will not pay.

Upgrade options, benefits and limits

When a **cardholder** completes the 2 steps to access the **Overseas Travel Policy**, they can apply to include any of the following **Upgrades**. These options may be applied for at the time of activation or be added to an existing **Overseas Travel Policy**. Some options cannot be applied for if **you** have commenced **your journey** or the start date as shown on **your Certificate of Insurance** has passed. Please check the conditions in each **Upgrade** section following for the details around when a **cardholder** can apply for a particular **Upgrade**.

The **Upgrades** that a **cardholder** has chosen, and that **we** have agreed to, will be shown on the **Certificate of Insurance**. The **cardholder** will be required to pay **us** any **premium** that applies.

Overseas Travel Policy for people aged 80 or over Upgrade

If **you** are aged 80 or over at the **relevant time**, cover for the following benefits will only apply to **you** provided **you** have completed a medical assessment, we have agreed to cover **you** and **you** have paid **Us** any premium that applies.

- *Benefit 1: Overseas Emergency Medical Assistance*
- *Benefit 2: Overseas Emergency Medical and Hospital Expenses*
- *Benefit 4: Overseas Funeral or Cremation, or Body Repatriation*
- *Benefit 5: Cancellation Costs* (where a claim is due to the death, **injury**, sickness or disease of a **cardholder** or **spouse** aged 80 or over at the time of activation)

You cannot apply for this **Upgrade** if:

- **you** have commenced **your journey**, or
- the start date shown on **your Certificate of Insurance** has passed.

We have the absolute right to accept or decline the application for an **Upgrade**, or impose special conditions such as an extra or increased excess.

Existing medical conditions

We cover some **existing medical conditions** described on pages 22-24. If **you** need cover for conditions outside the specified criteria or for other conditions **you** can apply for this **Upgrade** by:

- completing a medical assessment online when **you** activate **your** policy, or
- calling **us** to complete a medical assessment.

Once **we** have agreed to cover **you** and **you** have paid **us** any **premium** that applies and **we** have issued a **Certificate of Insurance** confirming this **Upgrade**, cover will apply under the **Overseas Travel Policy** for the following benefits:

- *Benefit 1: Overseas Emergency Medical Assistance*
- *Benefit 2: Overseas Emergency Medical and Hospital Expenses*
- *Benefit 4: Overseas Funeral or Cremation, or Body Repatriation*
- *Benefit 5: Cancellation Costs*

We will not pay any claims arising from, related to or associated with **your existing medical condition** if:

- **you** do not apply for this **Upgrade** cover for that **existing medical condition**
- **you** apply for this **Upgrade** cover for that **existing medical condition** and **we** do not agree to provide cover for that **existing medical condition**, or
- **we** agree to provide cover for that **existing medical condition** and **you** do not pay the required extra **premium**.

This means that **you** will have to pay for an **overseas** medical emergency which can be very expensive in some countries.

You cannot apply for this **Upgrade** if:

- **you** have commenced **your journey**, or
- the start date as shown on **your Certificate of Insurance** has passed.

If **you** have any questions about **existing medical conditions**, please call Cover-More on 1300 467 951.

Extension of period of cover

If a **cardholder** intends to be travelling for longer than the **period of cover** applying to the **eligible credit card**, the **cardholder** can apply to extend the relevant **period of cover**.

Note: The maximum length of any journey is 12 months.

- Diamond, Smart Awards and Ultimate Awards **cardholders** receive 12 months cover per **journey** without having to upgrade. This 12 month period cannot be extended.
- Gold, Platinum & Qantas Business Rewards **cardholders** receive up to a 3 months cover for any one **journey** and can apply to extend the **journey** for up to a further 9 months.

If accepted and the **cardholder** pays **us** any **premium** that applies, the **cardholder's Certificate of Insurance** will show the extended **period of cover**.

Increased rental vehicle insurance excess

A **cardholder** can increase the benefit limit that applies to *Benefit 14: Rental Vehicle Insurance Excess, Overseas Travel Policy,* page 64, by nominating the level of extra cover required from the options **we** make available. The **cardholder** must pay **us** any **premium** that applies.

This increased benefit limit is in addition to the benefit limit provided under the **Overseas Travel Policy** and is the amount that will be shown on the **cardholder's Certificate of Insurance**.

Adventure Plus

As well as the cover **we** provide **you** under the **Overseas Travel Policy**, the **cardholder** can pay to upgrade cover to include participation in the adventure activities shown below during **your journey**. Cover is subject to meeting the criteria listed and starts from the time the extra premium is paid.

You cannot apply for this **Upgrade** if:

- **you** have commenced **your journey**, or
- the start date as shown on **your Certificate of Insurance** has passed.

The maximum amount **we** will pay for all claims combined under each benefit is shown in a table in the relevant benefit section in the **Overseas Travel Policy**. In addition to any exclusions listed under each benefit, please also check *General exclusions* on pages 35-41 for other circumstances when **we** will not pay.

Adventure Plus activities

- Closed circuit triathlon up to a 1.5 kilometre swim, 40 kilometre bike ride and 10 kilometre run.
- Scuba diving if the maximum depth is between 30 metres and 50 metres below the surface, provided **you** are diving under the direction of an accredited dive marshal, instructor or guide; or, if qualified, are diving within the guidelines of the relevant* diving or training agency or organisation and not diving alone.

  *BSAC Sports Diver – 35 metres, BSAC Dive Leader – 50 metres, PADI Advanced Open Water – 30 metres, PADI Dive Master – 40 metres, PADI Deep Dive Speciality – 40 metres, SSI Advanced Open Water – 30 metres, SSAC Sports Diver – 35 metres or SSAC Master Diver – 50 metres.
- Scuba diving to a depth greater than 50 metres below the surface, provided **you** are qualified to do so, and are diving within the guidelines of the relevant diving or training agency or organisation, are diving with a professionally organised party, and not diving alone.
- Trekking (which does not require specialist climbing equipment) that reaches a maximum altitude between 4000 metres and 6000 metres above sea level, if the trek takes more than 2 days to complete.
- Trekking the Kokoda Track.

Note: We will not pay claims involving **your** participation during the **journey** in any activity undertaken in a **professional** capacity.

Motorcycle/Motorscooter/Quadbike Plus

As well as the cover **we** provide **you** under the **Overseas Travel Policy**, the **cardholder** can pay to upgrade cover for participation in the activities shown below during **your journey**. Cover is subject to meeting the criteria listed and starts from the time the extra premium is paid.

You cannot apply for this **Upgrade** if:

- **you** have commenced **your journey**, or
- the start date shown on **your Certificate of Insurance** has passed.

The maximum amount **we** will pay for all claims combined under each benefit is shown in a table in the relevant benefit section in the **Overseas Travel Policy**. In addition to any exclusions listed under each benefit, please also check *General exclusions* on pages 35-41 for other circumstances when **we** will not pay.

Motorcycle/Motorscooter/Quadbike riding as the driver or passenger

Even if the **cardholder** pays the extra **premium**, **you** will only be covered if:

- the engine capacity is between 51cc and 250cc inclusive if riding a motorcycle/motorscooter
- while in control of a motorcycle, motorscooter or quadbike **you** hold a valid Australian motorcycle rider's licence or Australian motor vehicle driver's licence
- while **you** are a passenger the driver holds a valid licence for riding that vehicle
- **you** are wearing a helmet
- **you** are not participating in a **professional** capacity
- **you** are not racing, and
- **you** are not participating in motocross.

Note: No cover will apply under *Benefit 3: Personal Liability* on pages 46-47. This means **you** are responsible to pay costs associated with damage to the vehicle or property or **injury** to another person.

Snow Extras

As well as the cover **we** provide **you** under *the* **Overseas Travel Policy**, for snow-based activities conducted **on-piste** (except those listed under *General exclusions*), a **cardholder** can pay to upgrade **your** policy to include the Benefits 16.1 - 16.6 provided in the *Snow Extras*.

The maximum amount **we** will pay for all claims combined under each benefit is shown in the relevant benefit section.

In addition to the exclusions listed under each benefit, please also check *General exclusions* on pages 35-41 for other circumstances when **we** will not pay.

Benefit 16.1: Your Snow Sport Equipment

If **snow sport equipment you** own is accidentally damaged, permanently lost or is stolen during **your journey**, **we** will pay the lesser of the repair cost, the replacement cost, the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to or the original purchase price.

Our payment will not exceed the original purchase price of an item. Pairs or sets of equipment e.g. skis, ski poles, boots, or bindings are considered to be one item, not 2 or more separate items.

Where the incident occurred while travelling with a **transport provider**, **you** may be entitled to compensation. **We** will pay the difference between the amount **you** have been reimbursed and the amount of **your** loss.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$2,000	$4,000

We will not pay for:

1. items left behind in any:
    a. cruise cabin, hostel, hotel or motel room or peer to peer service type accommodation (including but not limited to Airbnb) after **you** have checked out, or
    b. aircraft, bus, car, peer to peer service transport vehicle (including but not limited to Uber), rental car, ship, taxi, train, tram or any other vehicle or vessel
2. lost or stolen **snow sport equipment**, that is not reported to the:
    a. police or security personnel
    b. responsible **transport provider** (if **your** items are lost or stolen while travelling with a **transport provider**), or
    c. accommodation provider

    All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If **you** are unable to provide **us** with a copy of the relevant report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details
3. **snow sport equipment** items sent unaccompanied by **you** or under a freight contract
4. loss or damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration
5. **snow sport equipment** left behind, forgotten, misplaced, walked away from or left **unattended** in a **public place**
6. **snow sport equipment** left **unattended** in any motor vehicle overnight even if they were in a **concealed storage compartment**
7. **snow sport equipment** left **unattended** in any motor vehicle, unless it was stored in a **concealed storage compartment** of a locked motor vehicle and forced entry was gained: cover is limited to a maximum amount of $200 for each item, and $1,000 in total for all stolen items
8. loss or damage to **snow sport equipment** while it is in use, or

9. claims relating to **you** participating in ice skating, **off-piste** or backcountry activities, bobsleighing, snow rafting, parapenting, heli-skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, skijoring or any form of power-assisted skiing or use of mechanised snowmobiles, except when provided by the recognised piste authorities for transporting **you** to and from designated areas.

Benefit 16.2: Snow Sport Equipment Hire

Snow sport equipment owned by you

If **snow sport equipment you** own is misdirected or delayed for a period of more than 24 hours, or is lost, stolen or damaged (and as part of a claim under Benefit 16.1) **we** will pay for the costs of hiring alternative **snow sport equipment**.

Snow sport equipment hired by you

If **you** are charged by the hire company following the loss of, or damage to, the **snow sport equipment you** hired, **we** will pay for the **snow sport equipment** hire insurance excess.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$2,000	$4,000

Benefit 16.3: Snow Sport Package

If **you** are unable to use **your** prepaid ski passes, **snow sport equipment** hire, tuition fees or lift passes due to **you** suffering a **disabling injury, sickness or disease** during **your journey**, **we** will reimburse **you** the unused portion of those costs.

You must obtain a medical certificate from **your** treating **medical practitioner**.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$1,250	$2,000

We will not pay for claims relating to you:

1. participating in ice skating, **off-piste** or backcountry activities, bobsleighing, snow rafting, parapenting, heli-skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, skijoring or any form of power-assisted skiing or use of mechanised snowmobiles except when provided by the recognised piste authorities for transporting **you** to and from designated areas, or
2. staying in resorts in the northern hemisphere outside the period 15th December to 31st March or the southern hemisphere outside the period 15th June to 30th September (except resorts open outside of these periods that have sufficient snow for normal skiing activities).

Benefit 16.4: Piste Closure

If all lift systems in **your** pre-booked holiday resort are closed for more than 24 hours as a result of bad weather, power failure or not enough snow, **we** will pay **you** up to $100 for each 24 hour period for the costs of transport to the nearest resort or additional ski passes.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$1,250	$2,000

We will not pay for claims relating to:

1. resorts that do not have skiing facilities more than 1,000 metres above sea level, or
2. **you** staying in resorts in the northern hemisphere outside the period 15th December to 31st March or the southern hemisphere outside the period 15th June to 30th September (except resorts open outside of these periods that have sufficient snow for normal skiing activities).

Benefit 16.5: Bad Weather and Avalanche Closure

If **your** pre-booked outward or return **journey** is delayed for more than 12 hours from **your** scheduled departure time because of an avalanche or bad weather, **we** will pay **you** for **additional** travel and accommodation expenses **you** incur as a result of the delay.

You must have confirmation from the appropriate authority confirming the reason for, and length of, the delay.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$1,250	$2,000

We will not pay for claims relating to:

1. resorts that do not have skiing facilities more than 1,000 metres above sea level, or
2. **you** staying in resorts in the northern hemisphere outside the period 15th December to 31st March or the southern hemisphere outside the period 15th June to 30th September (except resorts open outside of these periods that have sufficient snow for normal skiing activities).

Benefit 16.6: Snow Skiing/Boarding Off-piste and Heli-skiing/Boarding

Claims arising from **your** participation in the following activities during **your journey** are covered if the **cardholder** adds the *Snow Pack* to the **Overseas Travel Policy** and pays **us** an extra premium. Cover starts from the time the extra **premium** is paid. Cover is subject to meeting the criteria listed below.

Snow skiing/boarding **off-piste** and heli-skiing/boarding provided:

a. **you** are under 70 years of age at the time **you** activate the **Overseas Travel Policy**
b. while heli-skiing/boarding **you** are on a guided tour with a licensed tour operator
c. when skiing or snowboarding **off-piste**, **you** are not going against local advice or warning
d. **you** are not participating in a **professional** capacity, and
e. **you** are not racing.

Cruise Extras

As well as the cover **we** provide **you** under the **Overseas Travel Policy** for cruising, the **cardholder** can pay to upgrade **your** policy to include the Benefits 17.1 - 17.5 provided in the *Cruise Extras*.

The maximum amount **we** will pay for all claims combined under each benefit is shown below the relevant section. In addition to any exclusions listed under each benefit, please also check *General exclusions* on pages 35-41 for other circumstances when **we** will not pay.

Benefit 17.1: Cabin Confinement

If during the **period of cover you** suffer a **disabling injury, sickness or disease** on a cruise vessel and the on board treating **medical practitioner** orders **you** to be confined to **your** cabin or the on board hospital **we** will pay **you** $50 for each 24 hour period of confinement.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$500	$1,000

Benefit 17.2: Prepaid Shore Excursion Cancellation

If **you** have a covered cabin confinement claim (see Benefit 17.1), **we** will pay **you** any cancellation costs incurred if **you** could not participate in **your** prepaid shore excursion(s) during that period of confinement.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$1,250	$2,000

Benefit 17.3: Formal Wear Damaged, Lost or Stolen

If **your** formal wear is accidentally damaged, permanently lost or is stolen during **your journey**, **we** will pay the lesser of:

- the repair or replacement cost, or
- the original purchase price.

Our payment will not exceed the original purchase price of an item. Pairs or sets of formal wear (e.g. gloves, shoes and suits) are considered to be one item, not 2 or more separate items.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$1,250	$2,000

We will not pay for:

1. items left behind in:
   a. any hostel, hotel or motel room or peer to peer service type accommodation (including but not limited to Airbnb) after **you** have checked out
   b. any aircraft, bus, car, peer to peer service transport vehicle (including but not limited to Uber), rental car, ship, taxi, train, tram or any other vehicle or vessel
   c. a cruise vessel cabin after **you** disembarked
2. lost, misplaced or stolen formal wear, that is not reported to the:
   a. police or security personnel
   b. responsible **transport provider** (if **your** items are lost or stolen while travelling with a **transport provider**), or
   c. accommodation provider

   All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If **you** are unable to provide **us** with a copy of the relevant report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details
3. damage or loss caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration, or
4. items left behind, forgotten, misplaced, walked away from or left **unattended** in a **public place**.

Benefit 17.4: Delayed Formal Wear

If, on the outward leg of **your journey**, **your** formal wear is delayed, misdirected or misplaced for over 12 hours from the time **you** boarded the cruise vessel and it is necessary to buy or hire replacement formal wear, **we** will pay **you** the reasonable expenses to do so.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$250	$500

We will not pay for:

1. claims under this benefit if **you** are entitled to compensation from the bus line, airline, shipping line or rail authority **you** were travelling on for the relevant amount claimed. However, if **you** are not reimbursed the full amount, **we** will pay the difference between the amount of **your** expenses and what **you** were reimbursed, up to the limit of **your** cover.

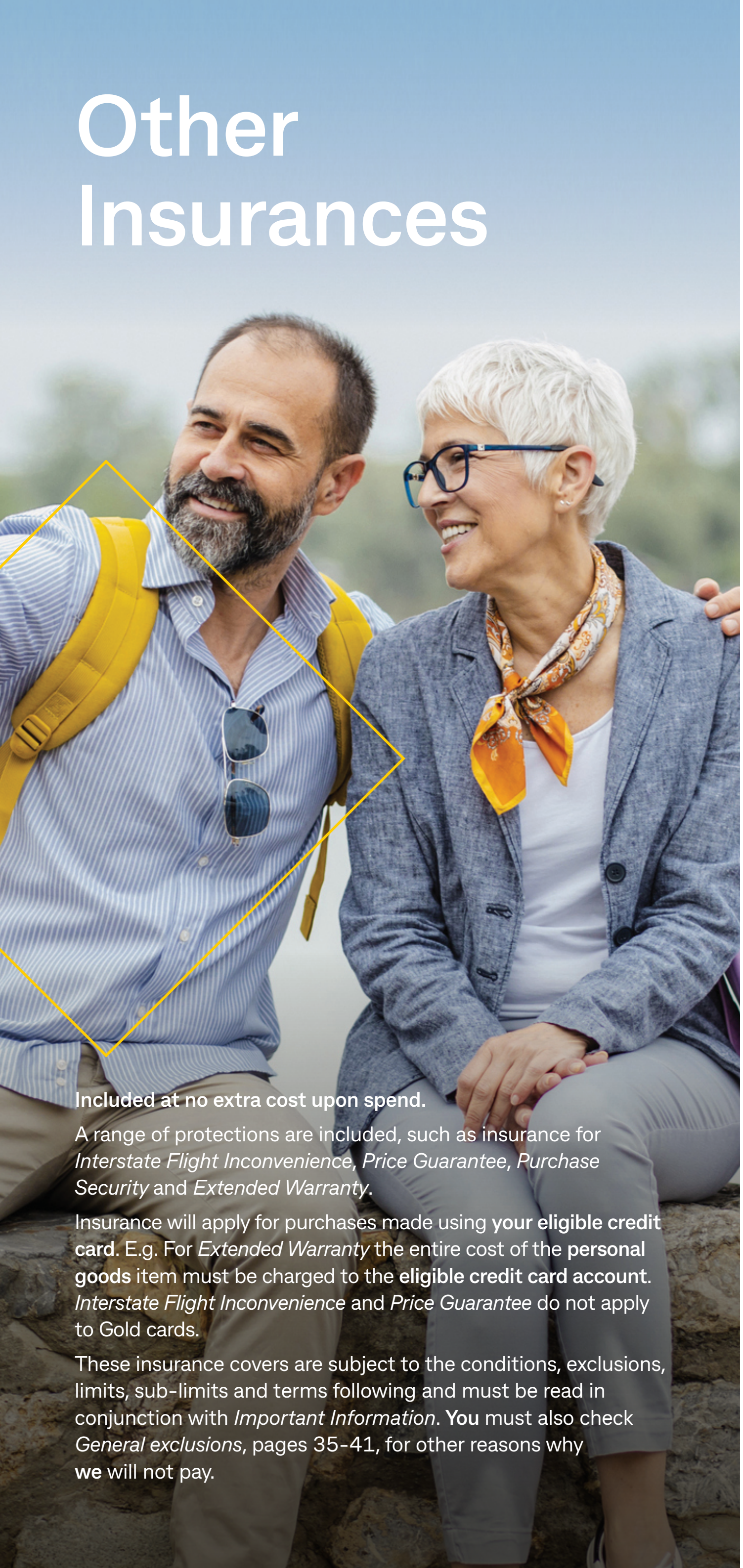
Benefit 17.5: Marine Rescue Diversion

If the cruise vessel **you** are travelling on is obliged to carry out a marine rescue during **your journey**, **we** will give **you** $100 for each 24 hour period the diversion lasts up to a maximum of 5 days.

Cover applies where the marine rescue is carried out according to international conventions governing the Law of the Sea and Search and Rescue.

The maximum benefit limit for this section is:

Gold, Platinum, Qantas Business Rewards, Diamond, Smart & Ultimate	
cardholder only	**cardholder** with **family**
$500	$1,000



Other Insurances

Included at no extra cost upon spend.

A range of protections are included, such as insurance for *Interstate Flight Inconvenience*, *Price Guarantee*, *Purchase Security* and *Extended Warranty*.

Insurance will apply for purchases made using **your eligible credit card**. E.g. For *Extended Warranty* the entire cost of the **personal goods** item must be charged to the **eligible credit card account**. *Interstate Flight Inconvenience* and *Price Guarantee* do not apply to Gold cards.

These insurance covers are subject to the conditions, exclusions, limits, sub-limits and terms following and must be read in conjunction with *Important Information*. **You** must also check *General exclusions*, pages 35-41, for other reasons why **we** will not pay.

Interstate Flight Inconvenience

Interstate Flight Inconvenience is a cover available to **Commonwealth Bank** personal Platinum, business Platinum, Qantas Business Rewards, personal Diamond, personal Smart Awards and personal Ultimate Awards **cardholders**, subject to the following terms and conditions and the details in *Important Information*. It is not available to Norfolk Island Residents.

It covers the **cardholder** during interstate travel, provided the **cardholder** charges the entire cost of their return **interstate flight** to their **eligible credit card account**.

This cover extends to the personal Platinum, personal Diamond, personal Smart Awards or personal Ultimate Awards **cardholder's family**, provided they are travelling with the personal Platinum, personal Diamond, personal Smart Awards or Ultimate Awards **cardholder** and the entire cost of their return **interstate flights** were also charged to the personal Platinum, personal Diamond, personal Smart Awards or personal Ultimate Awards **cardholder's eligible credit card account**.

For *Benefit 4: Cancellation of Domestic Travel Arrangements*, this cover starts once the entire cost of **your** return **interstate flight** has been charged to the Platinum, Qantas Business Rewards, Diamond, Smart Awards or Ultimate Awards **cardholder's eligible credit card account** and ceases when **you** commence **your interstate flight**.

For all other benefits under this *Interstate Flight Inconvenience*, cover starts on the earlier of:

- the departure date shown on **your** return **interstate flight** ticket, or
- the time **you** leave **your home** if **you** travel directly from that **home** to the airport shown on **your** return **interstate flight** ticket.

Cover ceases when the first of the following occurs:

- 7 days after the departure date shown on the business Platinum or Qantas Business Rewards **cardholder's** return **interstate flight** ticket
- 14 days after the departure date shown on the personal Platinum, personal Diamond, personal Smart Awards or personal Ultimate Awards **cardholder's** return **interstate flight** ticket
- When **you** cancel **your interstate flight** ticket
- When **you** return to **your home** if **you** travel directly to that **home** from the airport shown on **your** return **interstate flight** ticket

Insurance cover for 'business goods' is only available to business Platinum and Qantas Business Rewards cardholders

1. Delays

a. Flight delay

If **your** intended **interstate flight** is delayed by 4 hours or more, and no alternative transport is made available, **you** are entitled to charge up to $35 for each of **you** to the **cardholder's eligible credit card account** for meals and refreshments, up to a total of $100.

b. 12 hour luggage delay

If, following **your interstate flight**, **your** luggage containing clothes and toiletries is delayed in getting to **you** for over 12 hours, **you** are entitled to charge up to $150 for each of **you** to the **cardholder's eligible credit card account** for essential clothing and toiletries, up to a total of $450.

2.Loss of or damage to business items or personal goods

We insure you during your interstate travel, while this cover is in force, for the theft and accidental loss of, or damage to, clothing and your business items or personal goods that you have with you. We will pay up to a maximum amount of $750 for each item to a maximum of $1,500 in total per trip.

We do not cover **your business items** or **personal goods** under this benefit in any of the circumstances specified in the **Overseas Travel Policy**, *Benefit 10: Baggage and Personal Goods* under '**We** will not pay for'.

If an item is damaged, lost or stolen, after deducting depreciation as shown in the depreciation table, **we** will repair the item if it is practical and economic to do so. If it is not practical and economic to repair the item and depreciation is not applicable, **we** will replace the item or provide **you** with a replacement voucher if the item is available from **our** usual suppliers. If the above do not apply, **we** will pay **you** the monetary value of the item.

Where the item is part of a pair or set, **you** will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set. **Our** payment will not be more than the amount **you** paid for the item and depreciation will be deducted in accordance with the table following (where applicable).

An excess of $250 applies. See Policy conditions, 1. Excess – what you contribute to your claim on page 16 for details.

Depreciation table

	Items		
Age of item and depreciation that applies	Jewellery (not watches or costume jewellery)	Communication devices, all computers, electrical devices, electronics equipment, phones, all, photographic equipment, smart watches, tablet computers	Any other items
New-24 months	0%	0%	0%
25-36 months	0%	60%	36%
More than 36 months	0%	60%	60%

3. Funeral expenses as a result of accidental death

If, while on interstate travel and while this cover is in force, **you** die as a result of **injury** caused accidentally, directly and solely by a sudden physical force (but not illness or disease), **we** will pay:

1. the reasonable costs of returning **your** remains or ashes to **your home** town/city in **Australia** and/or
2. the cost of the funeral or cremation.

The maximum amount **we** will pay for this benefit is up to $2,500 for each of **you**, to a maximum of $7,000.

4. Cancellation of domestic travel arrangements

Under this benefit, **we** cover **you** for **your** cancelled non-refundable travel arrangements (but not taxes, airport or travel agent charges), and **additional** travel and accommodation expenses associated with the cancellation, to a maximum of $3,000.

An excess of $250 applies. See Policy conditions, 1. Excess – what you contribute to your claim on page 16 for details.

Cover applies if travel arrangements **you** have paid for are cancelled for any of the following reasons, provided the entire cost of **your** return **interstate flight** has already been charged to the **cardholder's eligible credit card account**:

1. **You**, **your travel companion** or a **relative** unexpectedly:
    a. die(s)
    b. is seriously **injured**, or
    c. become(s) seriously ill.

    We will need to see a medical advice written by a **medical practitioner** regarding any of the above events, and be satisfied that the expenses involved are reasonable

2. **You** or **your travel companion's** normal residence in **Australia** is totally destroyed but not as a result of an **act of terrorism**
3. **You** or **your travel companion** are quarantined
4. **You** or **your travel companion** are subpoenaed to attend court in **Australia**
5. **Your** arranged travel is cancelled or delayed by the **carrier** because of an unexpected **natural disaster** or the mechanical breakdown of the aircraft
6. **You** are involuntarily made redundant from permanent full-time employment in **Australia** after a continuous working period of 2 years with the same employer and where **you** would not have been aware before the **interstate flight** was purchased that the redundancy was to occur.

Price Guarantee

Price Guarantee cover is available to **Commonwealth Bank** personal Platinum, business Platinum, Qantas Business Rewards, personal Diamond, personal Smart Awards and personal Ultimate Awards **cardholders**, when:

- **business items** or **personal goods** to the value of $10,000 are purchased by a Platinum, Qantas Business Rewards, Diamond, Smart Awards or Ultimate Awards **cardholder** in a store (not online) in **Australia**, and
- the entire cost is charged to the Platinum, Qantas Business Rewards, Diamond, Smart Awards or Ultimate Awards **cardholder's eligible credit card account**.

Cover is subject to the following and the details contained in *Important Information*.

What is covered?

This cover refunds the **cardholder** the difference in price if, within 21 days of the purchase, they advise **us** that they have, subsequent to their purchase, received a printed or emailed catalogue showing the same **business items** or **personal goods** for a lower price in a store within 25 kilometres of the store that the **business items** or **personal goods** were purchased, and the price difference is greater than $75.

To make a claim, **you** must report the cheaper article and submit **your** claim to **us** within 30 days of the purchase of the **business items/personal goods**.

The cheaper **business item** or **personal goods** must be: the same model number, the same model year and produced by the same manufacturer as the **business items** or **personal goods** purchased by **you**.

What is the cover limit?

Provided the price difference is greater than $75, **we** will refund the price difference up to a maximum amount of $500 for any one item, set or pair items (including attached and unattached accessories).

What is not covered?

This section does not cover **business items** or **personal goods** purchased or advertised exclusively on the internet.

Purchase Security

Purchase Security is a cover available to all **Commonwealth Bank eligible cardholders**, subject to the following terms and conditions and the details contained in *Important Information* of this booklet.

This cover provides 90 consecutive days of cover (from the date of purchase) in the event of loss, theft or damage of a wide range of new **business items** or **personal goods** purchased anywhere in the world, when those items are charged to the **cardholder's eligible credit card account** or purchased by redeeming Commonwealth Awards points.

We do not cover **your business items** or **personal goods** under this benefit in any of the circumstances specified in the **Overseas Travel Policy**, *Benefit 10: Baggage and Personal Goods* under '**We** will not pay for'.

If an item is damaged, lost or stolen **we** will repair the item if it is practical and economic to do so. If it is not practical and economic to repair the item, **we** will replace the item or provide **you** with a replacement voucher if the item is available from **our** usual suppliers. If the above do not apply, **we** will pay **you** the monetary value of the item.

Where the item is part of a pair or set, **you** will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set. **Our** payment will not be more than the amount **you** paid for the item.

Terms and conditions

1. This cover provides automatic insurance protection for new **business items** or **personal goods** when their purchase is charged to an **eligible credit card** or the purchase is made by direct redemption of Commonwealth Awards points, unless the **business items** or **personal goods** and/or claims are excluded by the policy's terms and conditions, or the **cardholder** fails to comply with the policy conditions in this booklet. For the avoidance of doubt, **business items** or **personal goods** being purchased by instalment payments (e.g. mobile phone contracts) are not covered until the final payment is made.

2. Cover extends to permanent **Australian** residents who receive the new **business items** or **personal goods** as a gift from a **cardholder** who has purchased the **business items** or **personal goods** in accordance with point 1 above. For the purpose of this cover, these persons are also referred to as **cardholder** or **cardholders**.
3. The **business items** or **personal goods** are insured anywhere in the world for 90 consecutive days from the date of purchase in the event of loss, theft or damage. However, there is no cover until **you** have taken possession of the **business items** or **personal goods**.
4. An excess of $100 applies. See Policy conditions, 1. Excess – what you contribute to your claim on page 16 for details.

What are the cover limits?

We will pay the lesser of:

1. the actual amount charged to the **cardholder's eligible credit card account** to purchase the new **business items** or **personal goods**
2. the market value of the **business items** or **personal goods** purchased through the redemption of Commonwealth Awards points
3. in respect of jewellery, watches and fine arts, a maximum amount of:
   a. $3,000 for personal Gold, personal Platinum business Gold, business Platinum and Qantas Business Rewards **cardholders**, and
   b. $10,000 for personal Platinum, personal Diamond, personal Smart Awards and personal Ultimate Awards **cardholders**, or
4. up to a maximum in any 12 month period of:
   a. $6,000 for business Gold, business Platinum and Qantas Business Rewards **cardholders**
   b. $125,000 for personal Gold **cardholders**, and
   c. $200,000 for personal Platinum, personal Diamond, personal Smart Awards and personal Ultimate Awards **cardholders**

   in respect of any one **eligible credit card account**.

Extended Warranty

Extended Warranty is a cover available to all **Commonwealth Bank eligible cardholders**, subject to the following terms and conditions and the details contained in *Important Information* of this booklet.

The purpose of the cover is to extend the manufacturer's expressed written Australian warranty on **business items** or **personal goods** (the warranty that is applicable and able to be fulfilled within **Australia** and that has been properly registered with the manufacturer). This is provided the purchase is charged to the **cardholder's eligible credit card account** or is purchased by redeeming Commonwealth Awards points.

The **business items** or **personal goods** may come with guarantees from the seller and/or the manufacturer that cannot be excluded under the Australian Consumer Law or other relevant law and that may entitle **you** to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage.

You may also be entitled to have the goods repaired or replaced, if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

This *Extended Warranty* operates alongside, and in addition to, and does not change or take away any rights **you** may have under, the Australian Consumer Law in relation to **your business items** or **personal goods**. However, **you** can choose to make a claim under this cover even if **you** have rights under the law.

Terms and conditions

1. The cover provided by this *Extended Warranty* in respect of the purchase of **business items** or **personal goods** comes into effect at the end of the Australian warranty period that applies to those **business items** or **personal goods** and covers the cost to repair or replace the **business items** or **personal goods**.
2. This *Extended Warranty* period will be for a duration equivalent to the Australian warranty period, up to a maximum of one full year, and does not apply if the Australian warranty exceeds 5 years.

The table below sets out examples of how extended warranty periods apply:

Australian warranty period	
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 to 5 years	1 year
Over 5 years	No cover

3. Only covered breakdowns are eligible for *Extended Warranty*. A covered breakdown means the failure of **business items** or **personal goods** to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect is covered by the terms of the Australian warranty.
4. **You** must take all reasonable care to protect and maintain the **business items** or **personal goods** insured under this cover.

5. If a claim is to be paid under this cover, **you** must obtain approval from **us** prior to proceeding with any repairs or replacement of the **business items** or **personal goods**, which have broken down, or are defective. **You** must also retain the **business items** or **personal goods** or parts for **our** inspection.
6. An excess of $100 applies. See Policy conditions, 1. Excess – what you contribute to your claim on page 16 for details.

What are the cover limits?

We will not pay more than:

1. the actual Australian dollar purchase price of the **business items** or **personal goods** charged to the **eligible credit card account**
2. the market value of the **business items** or **personal goods** purchased through the redemption of Commonwealth Awards points, and
3. up to a maximum in any 12 month period of:
    a. $6,000 for business Gold, business Platinum and Qantas Business Rewards **cardholders**
    b. $10,000 for personal Gold **cardholders**, and
    c. $20,000 for personal Platinum, personal Diamond, personal Smart Awards and personal Ultimate Awards **cardholders**

   in respect of any one **eligible credit card account**.

General Information

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code) and support the Code. The objectives of the Code are:

- to commit **us** to high standards of service;
- to promote better, more informed relations between **us** and **you**;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes **you** make about **us**; and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers compliance with the Code.

Further information about the Code or the Code Governance Committee and **your** rights under it is available at insurancecouncil.com.au/cop/ or by contacting us.

Financial Claims Scheme

If the insurer becomes insolvent, **you** may be entitled to payment under the Financial Claims Scheme (FCS). Access to the FCS is subject to eligibility criteria. Please visit fcs.gov.au for information.

Conduct of others

When a claim involves a loss that is not covered by this policy due to the actions of someone insured under this policy, **we** may consider certain circumstances such as those following and provide assistance at **our** discretion.

Examples of certain circumstances include mental illness, an act of coercion, intimidation or violence by another policyholder or person entitled to benefit under this policy. In such cases, **you** or any other person covered by this policy can contact **us** for assistance.

This assistance may include making a payment to **you** or repairing or replacing an item even though there is no legal obligation to do so and subject in any case to a maximum of the applicable policy limits available.

We aim to approach each situation with sensitivity and fairness, and to act reasonably in the circumstances.

This clause does not form part of the terms and conditions, confer any contractual or other rights.

We respect your privacy

In this Privacy Notice the use of "**we**", "**our**" or "**us**" means both Cover-More and the insurer, unless specified otherwise.

Why your personal information is collected

We collect **your** personal information (including sensitive information) to help **us** in:

- identifying **you** and conducting necessary checks
- determining what services or products **we** can provide to **you** and/or others
- issuing, managing and administering services and products provided to **you** and/or others including claims investigation, handling and payment, and
- improving services and products, e.g. training and developing representatives, product and service research, data analysis and business strategy development.

Cover-More also collects **your** personal information to provide **you** with special offers of other services and products that may be of interest to **you**.

How your personal information is collected

We may collect **your** personal information through websites, from data **you** or **your** travel consultant input directly, or through cookies and other web analytic tools, also via email, fax, telephone or in writing.

We collect personal information directly from **you** unless:

- **you** have consented to collection from someone else
- it is unreasonable or impracticable for **us** to do so, or
- the law permits **us** to collect from someone else.

We also collect additional personal information from other third parties to provide **you** with **our** services and products. If **you** provide personal information to **us** about another person **you** must only do so with their consent and agree to make them aware of this Privacy Notice.

Who we disclose your personal information to

We may disclose **your** personal information to other parties and service providers for the reasons explained above. The other parties and service providers include:

- insurers and reinsurers
- medical providers, travel providers and **your** travel consultant
- our lawyers and other professional advisers
- **our** related companies and other representatives or contractors who **we** have hired to provide services or to monitor the services provided by **us** or **our** agents, **our** products or operations, and/or
- other parties **we** may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Cover-More Privacy Policy and the insurer's Privacy Statement. The contractual arrangements that **we** have in place with these parties and service providers generally include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about **you** to other parties and service providers, some of whom may be located **overseas**. Who they are may change from time to time. Generally these recipients will be located in the **overseas** countries **you** travelled to over the duration of **your** policy and **your** claim. These recipients would usually be service providers, such as medical providers, providers of travel-related services, investigators, assessors and facilitators or **our** related entities that carry out services on **our** behalf in relation to **your** policy and **your** claim. Further details of these types of recipients are set out in the Cover-More Privacy Policy and the insurer's Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the *Privacy Act 1988*. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in Australia. By acquiring the services and products from **us**, **you** agree that **you** may not be able to seek redress under the Act, or from **us** and/or from the recipients in **overseas** countries, or to the extent permitted by law.

You and any other traveller included on the policy consent to these uses and disclosures unless **you** tell Cover-More, using the contact details following.

Your choices

If **you** choose not to provide **your** personal information and/or choose not to consent and/or withdraw **your** consent to the use and disclosure of **your** personal information, set out in this Privacy Notice, at any stage, **we** may not be able to provide **our** services or products or manage and administer services and products to **you** and/or others.

If **you** wish to withdraw **your** consent, including for things such as receiving information on products and offers, please contact Cover-More using the following methods.

More information

For more information about how **your** personal information is collected, used or disclosed, how to access or seek correction to **your** personal information or how to make a complaint and how such a complaint will be handled, please contact **us** or refer to the relevant website.

Cover-More Privacy Officer

Cover-More Insurance Services Pty Ltd

Mail: PO Box 2027, North Sydney NSW 2059 Australia

Email: privacy.officerCBA@covermore.com.au

Website: covermore.com.au/covermore_privacy_policy

ZAIL Privacy Officer

Zurich Australian Insurance Limited

Mail: PO Box 677, North Sydney NSW 2059

Email: privacy.officer@zurich.com.au

Call: 132 687

Website: zurich.com.au/important-information/privacy

Complaints and disputes resolution process

We and Cover-More are committed to resolving any complaint or dispute fairly.

If **you** have a complaint about an insurance product **we** issued or the service **you** have received (from us or one of our representatives), please contact us. **We** will put **you** in contact with someone who can help to resolve the complaint. **You** can talk over the phone, email or write:

- Call 1300 467 951
- Write to the Customer Relations Manager

  Post: PO Box 2027, North Sydney NSW 2059

  Email: customerrelationsCBA@covermore.com.au

We will acknowledge receipt of **your** complaint within 24 hours or as soon as practicable.

If **you** are not satisfied with our initial response, **you** may use our Internal Dispute resolution process.

We expect that our internal dispute resolution process will deal fairly and promptly with **your** complaint, however, **you** may take **your** complaint to the Australian Financial Complaints Authority (AFCA) at any time.

AFCA is an independent dispute resolution scheme. **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 **you**.

Their contact details are:

Australian Financial Complaints Authority

Call: 1800 931 678

Address: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

If **your** complaint or dispute 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**.

About the Group Policy

The **Group Policy** is a contract of insurance between **us** and the **Commonwealth Bank** who is the insured entity under the policy.

Access to benefits under the **Group Policy** is provided to **cardholders** solely by operation of section 48 of the *Insurance Contracts Act 1984*.

Cardholders do not enter into any agreement with **us** and cannot vary or cancel the **Group Policy**, as they are not the contracting insured. If **we** or the **Commonwealth Bank** cancel or vary the **Group Policy**, neither **we** or the **Commonwealth Bank** need to obtain consent to do so.

We do not provide any notices to **cardholders**. **We** only send notices to the **Commonwealth Bank** (to whom **we** have contractual obligations).

You are not obliged to accept any of the cover benefits, but if **you** wish to make a claim under the **Group Policy** then **you** have the same obligations to **us** as the **Commonwealth Bank** in accordance with the *Insurance Contracts Act*. **We** have the same rights regarding **cardholders** as **we** have regarding the **Commonwealth Bank**.

Neither **we** nor the **Commonwealth Bank** hold anything in trust, for the benefit of, or on **your** behalf under the **Group Policy**.

The **Commonwealth Bank** does not act on **our** behalf or on **your** behalf in relation to the insurance.

Any person who may be eligible should consider obtaining advice as to whether the benefits are appropriate or useful for their needs, from a person who is licensed to give such advice. No advice is provided by **us**, **our** representatives or the **Commonwealth Bank** that this insurance is appropriate or useful for any person's needs. Nothing prevents such persons from entering into other insurance arrangements.

Termination of the Group Policy

The **Commonwealth Bank** may terminate or vary the **Group Policy** at any time. If this happens, the **Commonwealth Bank** will:

- give the **cardholder** written notice of the variation or termination, or
- advise the **cardholder** that a variation or termination will occur.

In these circumstances, the **Commonwealth Bank** will not provide the **cardholder** with a copy of the actual changes made to the cover. The **Commonwealth Bank** will direct the **cardholder** to the relevant website URL for the details of the variation or termination and inform the **cardholder** that they can call the **Commonwealth Bank** to request that a copy of the actual changes is sent to the **cardholder** by post or email.

Purchases made in accordance with the existing **Included Cover** before the **Group Policy** is varied or terminated will still be eligible for that cover. Any purchases made after the variation or termination of the **Group Policy** will not be eligible for the existing cover.

Cancelling your policy

The cover provided under the **Overseas Travel Policy** or any **Upgrades** can be cancelled by the **cardholder** at any time.

If the **cardholder** cancels their **Overseas Travel Policy**, any **Upgrades** bought by the **cardholder** will also be cancelled at the same time.

For **Upgrades** cancelled within a cooling-off period of 21 days after **you** are issued **your Certificate of Insurance**, **you** will be given a full refund of the premium **you** paid, provided **you** have not started **your journey** or **you** do not want to make a claim.

After this period **you** can still cancel **your** cover. **We** will refund to **you** a proportion of the premium for the unexpired period of cover (less any non-refundable government charges and taxes that **we** have paid and are not recoverable). **You** are not entitled to a refund if **you** have started **your** journey, **you** want to make a claim, or exercise any other right under **your** cover.

To cancel your cover please call 1300 467 951 (within Australia) or +61 2 8907 5060 (from overseas) or email commbank@covermore.com.au.

Change of terms and conditions

From time to time, and where permitted by law, **we** may change parts of the PDS and Information Booklet. **We** will issue **you**/the **cardholder** with a new PDS, Information Booklet or a Supplementary PDS or Information Booklet or other compliant document to update the relevant details, except in limited cases. Any updates, which are not materially adverse to **you**/the **cardholder** from the view of a reasonable person deciding whether to acquire this insurance, can be found on commbank.com.au/travelinsuranceincluded. **You**/the **cardholder** can obtain a paper copy of any updated information, without charge, by calling 1300 467 951.

Notes

Notes

Contact details

Travel insurance

24 hour emergency assistance

Please call Australia DIRECT and TOLL FREE from:

USA 1844 345 1662   **UK** 0808 234 3737

Canada 1844 345 1662   **NZ** 0800 632 031

Charges apply if calling from a pay phone or mobile phone.

From all other countries or if you experience difficulties with the numbers above:

Call direct: +61 2 8907 5641

Fax: +61 2 9055 3303

General enquiries (non-emergency)

To activate your policy, upgrade your policy, ask about claims or other details about the insurance included with your credit card, please call or email:

1300 467 951 (within Australia)

+61 2 8907 5060 (from overseas)

commbank@covermore.com.au

How to make a claim – See page 5

Commonwealth Bank

By phone

Australia

13 2221
Personal and Business Awards customers

131 576
Business Non-Awards customers

From overseas

+61 2 9999 3283

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