

CREDIT CARD INSURANCES.

Product Disclosure Statement
and Information Booklet
31 March 2017



About this Product Disclosure Statement and Information Booklet

This **booklet** sets out:

- The terms and conditions of the **International Travel Insurance** and other covers provided to **you** automatically as a **cardholder**.
- The Product Disclosure Statement (PDS) for **Activated** and **Upgrade Policies** offered to **cardholders** in respect of the additional benefits and options available under the **International Travel Insurance**. The PDS is made up of the information contained in Part 1 of this **booklet** ("*General Information*") and the information set out in the **Activated Policy Terms and Conditions** (see pages 44 to 58) and the **Upgrade Policy Terms and Conditions** (see pages 59 to 70). A PDS is a document required by the Corporations Act 2001 (Cth) and contains information designed to help **you** decide whether to obtain these policies and to compare them with other products **you** may be considering.

The Insurer and the Product Issuer

Commonwealth Bank is not the issuer of these insurance covers or policies referred to in this booklet and neither Commonwealth Bank, nor any of its related corporations, guarantee or are liable to pay any of the benefits under these covers.

The Insurer and the Product Issuer, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, of 2 Market Street, Sydney, NSW 2000 (**Allianz**) underwrites the covers described in this **booklet**.

AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No. 245631, of 74 High Street, Toowong, QLD 4066 (**Allianz Global Assistance**), issues and manages the covers described in this **booklet** on behalf of **Allianz**.

The covers provided under the **complimentary covers** are provided at no additional cost to **you**. The **Commonwealth Bank** does not receive any commission in relation to cover issued under the **complimentary covers**.

The covers provided under the **Upgrade Policy** may be subject to the payment of an additional **premium** by the **cardholder**. The **Commonwealth Bank** will receive a commission in relation to cover issued under the **Upgrade Policy**. Ask the **Commonwealth Bank** for details. Neither **Commonwealth Bank** nor any of its related corporations are authorised representatives of **Allianz** (the Insurer and the Product Issuer), **Allianz Global Assistance** or any of their related companies.

Allianz Global Assistance is remunerated by **Allianz** for providing services on behalf of **Allianz**. This is a percentage (exclusive of GST) of the **premium** that **you** pay for an insurance policy and is only paid if **you** buy a policy. Employees of **Allianz Global Assistance** receive an annual salary.

The above remuneration is included in any **premium** the **cardholder** pays.

If **you** would like more information about the remuneration that employees and representatives of **Allianz Global Assistance** receive please ask us.

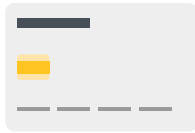
(In the remainder of this **booklet**, **Allianz Global Assistance** may be expressed as **Allianz Global Assistance**, 'we', 'us' or 'our').

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What you need to know about your Commonwealth Bank Complimentary Credit Card Insurances



As a **Commonwealth Bank** Gold, Platinum or Diamond **cardholder you** are entitled to certain travel insurance benefits at no additional cost.





There are important terms and conditions which we've summarised for **you** below. Most importantly, **you** need to be aware that in order to access the majority of **your** comprehensive travel insurance cover, **you** need to complete an online **Activation** process.

The levels of **complimentary cover** available to **you** are called **Base Cover** and **Activated Policy**.

Your Base Cover is what **you** receive just by being a **cardholder** and includes cover for Overseas Emergency Medical Assistance and Overseas Emergency Medical & Hospital Expenses. Please note that if **you** or **your spouse** are aged 80 years or older restrictions apply, but **you** can find the full details on page 8.

Your Activated Policy incorporates all the remaining Travel Insurance benefits, but may only be accessed by '**Activation**' which is done online, via NetBank or the CommBank App, and requires **you** to answer some questions about **your** trip. **You** can find the full list of **Activated Policy** benefits on pages 46 to 58.

We also understand the travel needs of our customers vary greatly, which is why we also have a range of added extras (which we term **Upgrades**) that **you** may choose to add to **your** cover.

Cover/policy type	International Travel Insurance		
	Base Cover → 	Activated Policy → 	Upgrade Policy 
How do I get it?	Cover is automatic	Log-in to NetBank or the CommBank App and follow the prompts	While you're 'Activating' and based on what you've told us, we'll show you what Upgrade options are available.
Is it complimentary?	Yes	Yes	No, you pay for any additional upgrades you wish to add. We'll show you what the cost is first so you can choose whether or not to proceed.
What do I get	Overseas Emergency Medical Assistance Overseas Emergency Medical and Hospital Expenses Personal Liability Note: For persons aged 80 years or over, restrictions apply Full details on pages 37 to 43.	International Travel Insurance cover, including cover for cancellations and rearrangement expenses, trip disruption, loss of luggage and personal items. Also includes cover for a domestic cruise in Australian waters. Note: for persons aged 80 years or over, certain restrictions apply to Benefit 4 - Cancellation Fees & Lost Deposits. See the full list of benefits on pages 46 to 58.	Upgrade options: <ul style="list-style-type: none"> Approved pre-existing medical conditions not automatically covered if you're aged 79 years or under Any travel days over and above your complimentary journey period Certain benefits relating to snow sport activities Certain benefits relating to Cruising Increased Rental Vehicle Insurance Excess If you're 80 years or over, you can apply to include medical cover, subject to our approval For full details on Upgrades, please see pages 59 to 70.
Other need to know information: <ul style="list-style-type: none"> An Activated Policy also covers your spouse and dependent children travelling with you. You must Activate before each trip you take – activating once doesn't mean you're covered for all trips taken. Your complimentary journey period varies based on the type of credit card you hold, so make sure you refer to the definition of journey on page 17 to see what you're entitled to. There are some terms and conditions and restrictions for those aged 80 years or older. Please make sure you read the sections of the document relevant to you. 			



The travel insurance benefits available to **you** under the **Base Cover**, **Activated Policy** and **Upgrade Policy** are summarised in the table below.

Please note this table only provides a summary of the benefits. **You** need to read this **booklet** carefully for details of what is covered and what is not covered. Importantly, note that exclusions do apply as well as limits to cover.

Benefits & Upgrade Options	
1*	Overseas Emergency Medical Assistance
2*	Overseas Emergency Medical & Hospital Expenses
3	Personal Liability
4*	Cancellation Fees & Lost Deposits
5*	Travel Service Provider Insolvency
6*	Resumption of Journey
7*	Accidental Death
8*	Loss of Income
9*	Travel Documents, Transaction Cards, Travellers Cheques & Cash
10*	Lost or Damaged Luggage & Personal Goods
11*	Luggage Delay Expenses
12*	Travel Delay
13	Alternative Transport Expenses
14	Rental Vehicle Insurance Excess
15*	Kidnap & Hijack
16* ^	Snow Pack
17* ^	Cruise Pack
^	Medical Cover for 80 years+
^	Pre-existing Medical Conditions (79 years & under)
^	Extension of Period of Cover
^	Increased Rental Vehicle Insurance Excess

Base Cover	Activated Policy	Upgrade Policy
✓	✓	All benefits available under the Activated Policy apply to the Upgrade Policy
✓	✓	
✓	✓	
✗	✓	
✗	✓	
✗	✓	
✗	✓	
✗	✓	
✗	✓	
✗	✓	
✗	✓	
✗	✓	
✗	✓	
✗	✓	
✗	✓	
✗	✗	✓
✗	✗	✓
✗	✗	✓
✗	✗	✓
✗	✗	✓
✗	✗	✓

* sub-limits apply

^ available on application - an additional cost may apply

About this booklet

This **booklet** contains five parts, as follows:

- **Part 1 - General Information**

The General Information provides details of information which applies to one or more of the covers.

- **Part 2 - Base Cover International Travel Insurance Terms and Conditions**

The **Base Cover International Travel Insurance Terms and Conditions** provides information about the **Base Cover International Travel Insurance** provided automatically to you.

The cover provided under the **Base Cover International Travel Insurance Terms and Conditions** is automatically available without any actions being taken to accept any of the cover.

- **Part 3 - Activated Policy Terms and Conditions**

The **Activated Policy Terms and Conditions** provides information about the additional complimentary insurance policy covers available in relation to the **International Travel Insurance** that will be issued to a **cardholder** after the **cardholder** has completed **Activation**.

- **Part 4 - Upgrade Policy Terms and Conditions**

The **Upgrade Policy Terms and Conditions** provides information about the additional insurance policy available in relation to the **International Travel Insurance** that a **cardholder** can apply for once they have completed **Activation** and been issued an **Activated Policy**. Please note the covers available under the **Upgrade Policy** are not complimentary to you.

- **Part 5 - Base Cover Other Insurances Terms and Conditions**

The **Base Cover Other Insurances Terms and Conditions** provides information about the **Base Cover Other Insurances Terms and Conditions** provided automatically to you.

The covers provided under the **Base Cover Other Insurances Terms and Conditions** is automatically available without any actions being taken to accept any of them.

Please read this **booklet** carefully and keep it in a safe place.

Enquiries

For 24 hour, 7 days a week emergency assistance, please call **Allianz Global Assistance** on:

From Overseas: Reverse charge +61 7 3305 7499

Within Australia: 1800 010 075

For **Activation**, claims or other enquiries about your complimentary cover, please call **Allianz Global Assistance** on:

From Overseas: +61 7 3377 3988

- select from available options

Within Australia: 1800 837 177

Part 1 - General Information

Please note that any recommendation or statement of opinion contained in this **booklet** are of a general nature only and do not take into account your objectives, financial situation or needs.

The Insurance Covers

Base Cover

The **Base Cover** is provided under a **Group Policy** issued to Commonwealth Bank of Australia, ABN 481 23 123 124 of Level 1, 48 Martin Place, Sydney, NSW 2000 (**Commonwealth Bank**) by **Allianz**.

You have no right to cancel or vary the **Group Policy** (or any of them) or the cover provided under the **Group Policy** (or any of them) – only the **Commonwealth Bank** (as the Insured under the **Group Policy**) and **Allianz** can do this. If **Allianz** cancels or varies the **Group Policy** (or any of them) or their cover, neither **Allianz** nor the **Commonwealth Bank** need to obtain your consent to do so.

Allianz does not provide any notices in relation to this cover described in this **booklet** to you. **Allianz** only sends notices to the **Commonwealth Bank** which is the only entity that **Allianz** has contractual obligations to under the **Group Policy**.

Neither **Allianz Global Assistance**, **Allianz** or the **Commonwealth Bank** hold anything on trust for, or for the benefit or on behalf of, you in relation to this insurance arrangement. The **Commonwealth Bank**:

- does not act on behalf of **Allianz Global Assistance**, **Allianz** or you in relation to the cover provided under the **Base Cover**;
- is not authorised by **Allianz Global Assistance** or **Allianz** to provide any financial product advice, recommendations or opinions about the insurance; and
- does not receive any remuneration or other benefits from **Allianz Global Assistance** or **Allianz**, in respect of the **Base Cover**.

The **Commonwealth Bank** may terminate or vary the **Group Policy** providing the **Base Cover** described in this **booklet** at any time.

In such a case, the **Commonwealth Bank** will either:

- a] give the **cardholder** a written notice of the variation or termination; or
- b] advise the **cardholder** that a variation or termination to a cover is to occur.

In these circumstances the **Commonwealth Bank** will not provide the **cardholder** with a copy of the actual changes made to the cover but will direct the **cardholder** to the relevant **Commonwealth Bank** URL for the details of the variation or termination and inform the **cardholder** that they can call the **Commonwealth Bank** and request a paper copy of the actual changes be sent to the **cardholder**.

This **booklet** will be said to have been amended by these changes to the cover.

Purchases made in accordance with the existing **Base Cover** before the **Base Cover** is terminated or varied will still be eligible for that cover.

Any purchases made after the termination or variation of the **Base Cover** will not be eligible for the existing cover.

For the avoidance of doubt any notification required to be provided, as mentioned above, will be sent to the **cardholder**.

The following table sets out the covers that apply to **you** depending on the card held by the **cardholder**. **You** are not entitled to any cover that does not apply to the **eligible card**.

Cover	Gold	Platinum	Diamond
International Travel Insurance	Available	Available	Available
Purchase Security Insurance	Available	Available	Available
Extended Warranty Insurance	Available	Available	Available
Interstate Flight Inconvenience Insurance	Not available	Available	Available
Transit Accident Insurance (international travel only)	Not available	Available	Available
Guaranteed Pricing Scheme	Not available	Available	Available

Activated Policy and Upgrade Policy

If **Allianz** changes the terms of either the **Activated Policy** or **Upgrade Policy**, where required by law, **Allianz** will issue a new **Product Disclosure Statement** or a supplementary **Product Disclosure Statement** (in respect of the relevant policy), except in the case that the relevant change(s) is not a materially adverse change. This **booklet** will be updated to reflect the relevant change.

In the case that the relevant change is not a materially adverse change, this information may be updated from time to time. In such a case, this information will be available by contacting the **Commonwealth Bank** and, on request, a paper copy will be provided to a person without charge.

Confirmation of cover

To confirm any policy transaction, call **Allianz Global Assistance**.

Maximum period of cover - International Travel Insurance

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 additional cost:

- **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 under the **International Travel Insurance**.

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 applied for an extension to the **period of cover**.

The **cardholder** will need to complete **Activation** and then apply under the **Upgrade Policy** for '*Extension to period of cover*'. If the **cardholder's** application for an **upgrade** is accepted, an additional **premium** will apply.

Please refer to the **Activated Policy Terms and Conditions** for details on **Activation** and the **Upgrade Policy Terms and Conditions** for details of how to apply for this upgrade.

Cruising in Australian waters - International Travel Insurance

The **International Travel Insurance** also includes cover if **you** are travelling on a **domestic cruise** in **Australian** waters and the **cardholder** has completed **Activation**. If **your domestic cruise** is not part of an international **journey**, please ensure **you** choose 'Pacific' as **your** destination during **Activation**.

Please refer to the **Activated Policy Terms and Conditions** for details on **Activation**.

Special conditions and restrictions which apply for persons aged 80 years or over - International Travel Insurance

Please note that under the **International Travel Insurance**, the following benefits are not available to persons who are aged 80 years or over at the time they commence their **journey (Base Cover International Travel Insurance)** or at the time of **Activation**:

Benefit 1 - Overseas Emergency Medical Assistance

Benefit 2 - Overseas Emergency Medical and Hospital Expenses

Benefit 4 - Cancellation Fees & Lost Deposits

(where the cause of the claim is the death, **sickness** or **injury** of a **cardholder** or **spouse** if they were aged 80 years or over at the time of **Activation**).

However, the **cardholder** may be able to include cover under the above benefits (including for their **spouse** if applicable) by completing **Activation** and then applying for '*Medical cover for persons aged 80 years and over*' under an **Upgrade Policy**. If we accept the application for medical cover, the **cardholder** will need to pay an additional **premium**.

Please refer to the **Activated Policy Terms and Conditions** for details on **Activation** and the section '*Medical cover for persons aged 80 years or over*' on page 61 of the **Upgrade Policy Terms and Conditions** for details of how to apply for an **Upgrade Policy**.

Pre-existing medical conditions for persons aged 79 years and under - International Travel Insurance

The **International Travel Insurance** only provides cover for emergency **overseas** medical events that are unforeseen. Cover is not provided for **pre-existing medical conditions** except for those described in the section '*Pre-existing medical conditions which are covered (some restrictions apply)*' below and on page 10.

If **you** have a **pre-existing medical condition** that is not covered, we will not pay any claims arising from, related to or associated with that condition. This means that **you** may have to pay for an **overseas** medical emergency and any associated costs, which can be prohibitive in some countries.

Blood thinning prescription medication

Please note we will not pay any claims arising from, related to or associated with **you** taking a blood-thinning prescription medication such as Warfarin or similar, other than under Benefit 1.1 a) and 1.1 b) in '*Part C - Benefits and cover*' on page 40.

Pre-existing medical conditions which are covered (some restrictions apply)

This section outlines the **pre-existing medical conditions** which are covered.

You have cover if **your pre-existing medical condition** is listed below, provided that **you** have not been hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to **you** commencing **your journey**:

1. acne;
2. asthma, provided:
 - **you** are under 60 years of age, and
 - **you** have no other lung disease;
3. bunions;
4. carpal tunnel syndrome;
5. cataracts;
6. cleft palate;
7. cochlear implant;
8. coeliac disease;
9. congenital adrenal hyperplasia;
10. congenital blindness;
11. congenital deafness;
12. conjunctivitis;
13. dengue fever;
14. *Diabetes (type 1 or type 2), or glucose intolerance provided:
 - **you** were first diagnosed over 6 months ago; and
 - **you** had no complications in the last 12 months; and

- **you** had no kidney, eye or neuropathy complications or cardiovascular disease; and
- **you** are under 50 years of age;

15. dry eye syndrome;
16. Dupuytren's contracture;
17. ear grommets, if no current infection;
18. eczema;
19. gastric reflux (GORD);
20. glaucoma;
21. gout;
22. hay fever;
23. hiatus hernia, if no surgery planned;
24. hormone replacement therapy;
25. *hypercholesterolaemia (high cholesterol), provided no cardiovascular disease and/or no diabetes;
26. *hyperlipidaemia (high blood lipids), provided no cardiovascular disease and/or no diabetes;
27. *hypertension, provided no cardiovascular disease and/or no diabetes;
28. hypothyroidism, including Hashimoto's disease;
29. lipoma;
30. macular degeneration;
31. Meniere's disease;
32. rhinitis;
33. rosacea;
34. sinusitis;
35. tinnitus; or
36. single uncomplicated pregnancy, up to and including 23 weeks, not arising from services or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

** Diabetes (type 1 and type 2), hypertension, hypercholesterolaemia and hyperlipidaemia are risk factors for cardiovascular disease. If **you** have a history of cardiovascular disease, and it is a **pre-existing medical condition**, cover for these conditions is also excluded.*

However, if **your pre-existing medical condition** is not described in the above list or is a condition:

- for which **you** have been hospitalised (including day surgery or emergency department attendance) in the 24 months prior to either **your period of cover (Base Cover International Travel Insurance)** or **Activation**; or
- was for surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in **hospital** at any time prior to either **your period of cover (Base Cover International Travel Insurance)** or **Activation**;

we will not provide any cover for any claims arising from, related to or associated with that condition other than under Benefit 1.1 a) and 1.1 b) in '*Part C - Benefits and cover*' on page 40.

If **you** require cover for any other **pre-existing medical conditions**, **you** will need to apply for 'Pre-existing medical conditions' cover under an **Upgrade Policy**. If we accept **your** application for cover of **pre-existing medical conditions**, an additional **premium** may apply.

Please refer to the **Activated Policy Terms and Conditions** for details on **Activation** and the **Upgrade Policy Terms and Conditions** for details of how to apply for this upgrade.

Medical support and emergency assistance while overseas - International Travel Insurance

Medical support and emergency assistance is automatically provided to persons aged 79 years and under.

It will also be available to persons who are aged 80 years and over at the time of **Activation** if they have applied and been approved for 'Medical cover for persons aged 80 years or over' in the **Upgrade Policy** and have paid the relevant additional **premium**.

In the event that **you** require medical support or **you** require any other non-medical emergency assistance while **overseas**, **Allianz Global Assistance** is only a telephone call away.

The team will help with medical problems, locating nearest medical facilities, **your** evacuation **home**, locating nearest embassies and consulates, as well as keeping **you** in touch with **your** family and work in an emergency.

If **you** are hospitalised, **you**, or a member of **your** travelling party, **MUST** contact us as soon as possible. If **you** do not, then to the extent permitted by law, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us.

If **you** are not hospitalised but **you** are being treated as an outpatient and the total cost of such treatment is likely to exceed \$2,000, **you** **MUST** contact us.

Medical and hospital cover in Australia

We do not pay for any medical or **hospital** expenses incurred in **Australia**, unless **you** are not eligible for Medicare.

However, cover is available for medical or **hospital** expenses incurred while **you** are travelling on a **domestic cruise** in **Australian** waters.

If **you** meet the above criteria, we will pay the medical or **hospital** expenses as outlined in 'Part C - Benefits and cover' on pages 40 to 42.

For the purposes of this cover:

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

Definitions and interpretations

When the following words and phrases appear in bold throughout this **booklet**, they have the meanings given below. The use of the singular shall also include the use of the plural and vice versa.

accident means

- a] in regard to the **Transit Accident Insurance**, any sudden and unexpected physical force, which occurs on a **trip** and causes an **injury** that is described in the Schedule of Benefits contained in the **Transit Accident Insurance** cover; or
- b] for all over covers, an unexpected event caused by something external and visible.

Activation

means the process of activating an **Activated Policy**, as described in the **Activated Policy Terms and Conditions**.

Activated Policy

means the insurance policy described in the **Activated Policy Terms and Conditions** and the **cardholder's** current **Certificate of Insurance**.

Activated Policy Terms and Conditions

means the terms and conditions for an **Activated Policy** described in Part 3 of this **booklet**, and incorporating the "General Information" in Part 1 of this **booklet**.

AICD/ICD

means an implantable cardioverter-defibrillator (**ICD**), also known as an automated implantable cardioverter-defibrillator (**AICD**).

Allianz

means Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL 234708).

Allianz Global Assistance

means AWP Australia Pty Ltd (ABN 52 097 227 177, AFSL 245631).

Australia

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

Australian warranty

means the manufacturer's expressed written warranty, that is applicable and able to be fulfilled within **Australia** and which has been properly registered with the manufacturer.

backcountry

means ungroomed and unmarked slopes or pistes, or unmarked or unpatrolled areas inside or outside of a ski resort's boundaries.

Base Cover

means the cover described in the **Base Cover International Travel Insurance Terms and Conditions** and in the **Base Cover Other Insurances Terms and Conditions** and each of them.

Base Cover International Travel Insurance

means the cover described in the **Base Cover International Travel Insurance Terms and Conditions**.

Base Cover International Travel Insurance Terms and Conditions means the terms and conditions described in Part 2 of this **booklet**, and incorporating the “*General Information*” in Part 1 of this **booklet**.

Base Cover Other Insurances Terms and Conditions means the terms and conditions described in Part 5 of this **booklet**, and incorporating the “*General Information*” in Part 1 of this **booklet**.

booklet means this Product Disclosure Statement and Information Booklet.

business items

(*cover for business items only applies to eligible business Gold and business Platinum cardholders*)

means all new business property acquired for use by the business, but does not include the following:

- items with an original purchase price in excess of A\$3,000;
- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation in a business;
- animals or plant material;
- computer software, information stored on electronic devices, electronic applications or non-tangible items;
- cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, travellers cheques, or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motor boats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;
- items of contraband;
- **personal goods**; or
- real estate and movable fixtures or fittings including but not limited to dishwashers and fixed air conditioners) which are, or are intended to form, part of any office, home 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** must have either an:

- a] **Australian** Medicare card; or
- b] **Australian** issued Temporary Work (skilled) Visa (subclass 457); or
- c] **Australian** Visa which:
 - 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 Immigration and Citizenship.

If a family is travelling together, only one person can claim the benefits payable to the **cardholder**. The others can only claim as a **spouse** or **dependent 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 an **Activated Policy** and **Upgrade Policy***)

means the document which is provided to a **cardholder** when they are issued an **Activated Policy** and, if applicable, an **Upgrade Policy** and sets out details of the cover provided.

chronic

means a persistent and lasting condition. It may have a pattern of relapse and remission.

Commonwealth Bank

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

complimentary cover

means **Base Cover** and cover under an **Activated Policy**.

concealed storage compartment

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

covered breakdown

means the failure of **personal goods** or **business items** 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**.

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

- a] all unmarried children up to and including the age of 18, who the **cardholder** has sole custody of and who live with the **cardholder**;
- b] all unmarried children up to and including the age of 18 who the **cardholder** has shared custody of;
- c] all unmarried children from the age of 19, to and including the age of 21, who are full-time students attending an accredited institution of higher learning in **Australia** and who the **cardholder** has/had sole or shared custody of, and who are dependent upon the **cardholder** for their maintenance and financial support; or
- d] 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, **dependent child/children** never means an infant born on the **journey**.

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, or personal Diamond credit card issued by the **Commonwealth Bank**.

eligible credit card account

means, unless otherwise specified, a current and valid personal or business Gold, personal or business Platinum, or personal Diamond credit card facility with the **Commonwealth Bank**.

epidemic

means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

Extended Warranty Insurance

means Extended Warranty Insurance described in the **Base Cover Other Insurances Terms and Conditions**.

excess

means the deduction **Allianz Global Assistance** will make from the amount otherwise payable under the applicable cover for each claimable incident or event made by **you**.

formal wear

means dinner suit, dress shirt, bowtie, evening gown, cocktail dress or other items of clothing which are required attire for formal dining/ functions. This includes wedding attire but does not include **jewellery**.

funeral expenses means:

- a] for an **Activated Policy** and **Upgrade Policy**, the costs charged by a funeral director for arranging **your** funeral service and by a cemetery for **your** burial or a crematorium for **your** cremation. It does not include the cost of memorialisation; or
- b] for **Interstate Flight Inconvenience Insurance**:
 - the costs of returning **your** remains or ashes to **your home** town/city in **Australia**; and/or
 - the costs of the funeral or cremation.

Group Policy

means the group policies issued by **Allianz** to the **Commonwealth Bank**, in relation to the **Base Cover**.

Guaranteed Pricing Scheme

means Guaranteed Pricing Scheme described in the **Base Cover Other Insurances Terms and Conditions**.

heli-skiing

means downhill skiing or snowboarding from locations only accessible by helicopter.

home

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

hospital

means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

income

means the amount of money **you** earn from personal exertion in a trade, business, profession or occupation after the deduction of income tax.

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 **your journey** and does not result from any illness, **sickness** or disease.

Together with the above, injury in relation to the **Transit Accident Insurance**, with reference to hand or foot, means complete severance through or above the wrist for the hand or above the ankle joint for the foot and, as used with reference to an eye, means permanent irrecoverable loss of the entire sight thereof.

insolvency or insolvent

means bankruptcy, provisional liquidation, liquidation, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

International Travel Insurance

means International Travel Insurance described in the **Base Cover International Travel Insurance Terms and Conditions**, the **Activated Policy Terms and Conditions** and **Upgrade Policy Terms and Conditions** and each of them.

interstate flight

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

Interstate Flight Inconvenience Insurance

means Interstate Flight Inconvenience Insurance described in the **Base Cover Other Insurances Terms and Conditions**.

jewellery

means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.

journey means:

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:

- a] for **Base Cover**, 3 months after the date of departure shown on a Gold personal and business **cardholder's return overseas travel ticket**, (6 months for Platinum personal and business **cardholders**, or 12 months for Diamond **cardholders**) or,
- b] for any **Activated Policy**, the end date of the **period of cover** shown on the **Certificate of Insurance**.
- c] for any **Upgrade Policy**, the end date of the **period of cover** shown on the **Certificate of Insurance**;
- d] 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**;
- e] when **you** return to **your home**, provided **you** travel directly there from the **Australian** air or sea terminal where **you** landed; or
- f] 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 **Allianz Global Assistance** agree to pay.

medical adviser

means a qualified doctor or dentist, other than **you** or a **relative**, holding the necessary certification in the country in which they are currently practising.

mental illness

means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

moped or scooter

means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 50cc.

motorcycle

means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

natural disaster

means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not **epidemics** or **pandemics**.

off-piste

means areas that are not:

- a] groomed terrain,
- b] marked slopes, or
- c] trails that are open, maintained, monitored and patrolled by the ski resort.

overseas

means outside **Australia** and its territories.

pandemic

means a form of an **epidemic** that extends throughout an entire continent.

period of cover (*this definition only applies to **International Travel Insurance***)

means the time when **you** are covered under the **International Travel Insurance**. The period of cover starts:

a] for **Base Cover International Travel Insurance:**

- for all benefits - at the commencement of the **journey**.

for an **Activated Policy**:

- *Benefit 4 - Cancellation Fees & Lost Deposits* - from the date the **cardholder** completes **Activation**; and
- for all other benefits - the start date on the **Certificate of Insurance**.

For an **Upgrade Policy**:

- for all benefits - the start date on the **Certificate of Insurance**.

b] and ends at the earliest of the following times:

- at the end of the **journey**; or
- when **Allianz Global Assistance** determines that **you** should return to **Australia** for treatment.

personal goods includes all new personal property and **valuables** acquired for personal domestic or household use, but does not include the following:

- items with an original purchase price in excess of A\$10,000 for Gold **cardholders** and A\$20,000 for Diamond and Platinum **cardholders**;
- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation in a business;
- business-owned or business-related items;
- items purchased in a business name;
- animals or plant material;
- computer software, information stored on electronic devices, electronic applications or non-tangible items;
- cash, bullion, negotiable instruments, vouchers, gift cards, trading cards, lottery tickets or other gambling-related items, tickets of any description, travellers cheques, or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;
- items of contraband; or
- real estate and movable fixtures or fittings including but not limited to dishwashers and fixed air conditioners which are, or are intended to form, part of any home or real estate.

pre-existing medical condition

means a medical condition of which **you** were aware:

1. prior to the time you became eligible for the covers provided in this booklet that involves:

- a] **your** heart, brain, circulatory system/blood vessels; or
- b] **your** lungs or **chronic** airways disease; or
- c] cancer; or
- d] back pain requiring prescribed pain relief medication; or
- e] surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in **hospital**; or
- f] Diabetes Mellitus (Type 1 or Type 2); OR

2. in the 2 years prior to the time you became eligible for the covers provided in this booklet:

- a] for which **you** have been in **hospital** or emergency department or day surgery; or
- b] for which **you** have been prescribed a new medication or had a change to **your** medication regime; or
- c] requiring prescription pain relief medication; OR

3. prior to the time you became eligible for the covers provided in this booklet that is:

- a] pregnancy; or
- b] connected with **your** current pregnancy or participation in an IVF program; OR

4. for which, prior to the time you became eligible for the covers provided in this booklet:

- a] **you** have not yet sought a medical opinion regarding the cause; or
- b] **you** are currently under investigation to define a diagnosis; or
- c] **you** are awaiting specialist opinion.

For the purposes of this definition '*medical condition*' includes a dental condition. The above definition applies to **you, your travel companion, a relative** or any other person.

premium

means the amount payable by **you** in relation to the covers described in the **Upgrade Policy Terms and Conditions**.

professional sport

means training for, coaching or competing in any sporting event where **you** are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000.

public place

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

Purchase Security Insurance

means Purchase Security Insurance described in the **Base Cover Other Insurances Terms and Conditions**.

quad bike

means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.

reasonable means:

- in relation to medical and **hospital** expenses, the care obtained should be at the standard level given in the country **you** are in and not exceeding the level **you** would normally receive in **Australia**; and
- in relation to unexpected travel and accommodation expenses, the standard not exceeding the average standard of travel and accommodation **you** had booked for the rest of **your journey**, or for all other expenses, as determined by **Allianz Global Assistance**.

Reciprocal Healthcare Agreement

means an agreement between the Government of **Australia** and the government of another country where **Australian** residents are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of Reciprocal Healthcare Agreements with **Australia**).

redundant or **redundancy**

means loss of permanent paid full time employment (except voluntary redundancy), after a continuous working period of two years with the same employer.

relative

means a person who resides permanently in **Australia**, who is the **cardholder's**:

- **spouse**;
- parent, parent-in-law, step-parent, guardian;
- grandparent;
- child, grandchild, stepchild;
- brother, brother-in-law, sister, sister-in-law;
- daughter, daughter-in-law, son, son-in-law;
- fiancé, fiancée;
- uncle, aunt;
- half-brother, half-sister; or
- niece, nephew.

rental vehicle

means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station wagon, SUV, four-wheel-drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

return overseas travel ticket

means a return ticket from and returning to **Australia**.

sick or **sickness**

means a medical condition, not being an **injury**, the symptoms of which first occur or manifest during **your journey**.

snow sport activities

means snow based activities conducted on groomed ski slopes within ski resort boundaries.

snow sport equipment

means skis, poles, boots, bindings, snowboards or ice skates.

sporting equipment

means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

spouse

means the partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** starts (or the **trip** in respect of the **Transit Accident Insurance**) or the time the interstate travel starts.

transaction card

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

Transit Accident Insurance

means Transit Accident Insurance described in the **Base Cover Other Insurances Terms and Conditions**.

travel companion means:

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

travel services provider

means any scheduled service airline, hotel and resort operator, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

trip

*(this definition only applies to the **Transit Accident Insurance**)*

means an international passage taken by the **cardholder** and their **spouse** and/or **dependent children** if applicable, as a paying passenger (not as a pilot, driver or crew member etc.) in a licensed plane, tourist bus, train, ferry or other conveyance authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided that before the passage commenced the cost of the passage was charged to the **cardholder's eligible credit card account**.

unattended

means when **your** possessions are not under **your** or **your travel companion's** observation, (i.e. when **your** possessions are in a position where neither **you** nor **your travel companion** can observe any attempt by anyone to interfere with them) and/or **your** possessions can be taken without **you** or **your travel companion** being able to prevent them from being taken. This includes if **you** are asleep and **your** possessions are taken without **your** knowing.

Upgrade Policy

means the insurance policy described in the **Upgrade Policy Terms and Conditions** and the **cardholder's** current **Certificate of Insurance** and any other document we tell **you** forms part of **your** policy.

Upgrade Policy Terms and Conditions

means the terms and conditions for an **Upgrade Policy** described in Part 4 of this **booklet**, and incorporating the "*General Information*" in Part 1 of this **booklet**.

valuables

means **jewellery**, watches, precious metals or semi precious stones/precious stones and items made of or containing precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

you or **your**

means any of the following if they are eligible for the cover:

- the **cardholder**; and
- the **cardholder's spouse** and/or **dependent children**.

Policy exclusions - what is not covered

The following exclusions apply to all the covers described in this **booklet**. As well as these exclusions, there are also specific exclusions applying to certain covers.

To the extent permitted by law:

1. we do not insure **you** for any event that arises directly or indirectly from, or is in any way connected with, any **pre-existing medical condition** of any person including **you**, **your travel companion** or a **relative** other than as provided in '*Part C - Benefits and cover*' of the **Activated Policy** under Benefit 4.1 f] on page 49 and Benefit 6.1.b] on page 52.

This exclusion will not apply:

- if **you** satisfy the provisions as set out under the heading '*Pre-existing medical conditions which are covered (some restrictions apply)*' in the section '*Pre-existing medical conditions for persons aged 79 years and under - International Travel Insurance*' on pages 9 to 11 of "*Part 1 - General Information*", or under the heading '*Pre-existing medical conditions which may be covered with no additional premium payable*' in '*Part B - Upgrade options, benefits and limits*' of the **Upgrade Policy**; or
 - as provided in **your** Medical Terms of Cover letter and from the time any additional **premium** that applies has been received by us for **pre-existing medical conditions** for which **you** must apply for cover and for which approval has been given by us. Special conditions, limits and **excesses** may apply if we notify **you** in writing.
2. we do not insure **you** for any event that arises from, is related to or associated with any signs or symptoms that **you** were aware of before the commencement of any cover described in this **booklet** commenced, but:
 - **you** had not yet sought a medical opinion regarding the cause; or
 - **you** were currently under investigation to define a diagnosis; or
 - **you** were awaiting specialist opinion.
 3. we do not insure **you** for any event involving the cost of medication in use at the time the **journey** began or the cost for maintaining a course of treatment **you** were on prior to the start of the **journey**.
 4. we do not insure **you** for any expenses that arise directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy (up to and including 23 weeks) or we have agreed in writing to provide cover.
In any event we will not pay medical expenses for:
 - regular antenatal care;
 - childbirth at any gestation; or
 - care of the newborn child.
 5. we do not insure **you** for any travel that:
 - **you** book or take against the advice of a **medical adviser**; or
 - **you** take for the purpose of obtaining medical treatment or advice.

6. we do not insure **you** for any event that arises, or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an **injury** or **sickness** that would be otherwise be covered by this **policy**.
7. we do not insure **you** for any event that:
 - arises directly or indirectly from, or is in any way connected with, **you** being under the influence of any intoxicating liquor or drugs except a drug prescribed to **you** by a **medical adviser**, and taken in accordance with their instruction; or
 - involves a **hospital** or clinic where **you** are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
8. we do not insure **you** for any event that arises from or is in any way related to **mental illness** or:
 - dementia, depression, anxiety, stress or other mental or nervous condition; or
 - conditions that have resulted in behavioural issues; or
 - a therapeutic or illicit drug or alcohol addiction.
9. we do not insure **you** for any event that is intentionally caused by **you** or by a person acting with **your** consent (including suicide or self-destruction or any attempt at suicide or self-destruction while sane or insane).
10. we do not insure **you** for any event that arises directly or indirectly from, or is in any way connected with, a sexually transmitted disease or virus, unless we have agreed in writing to provide cover as set out in **your** Medical Terms of Cover letter and **you** have paid any additional **premium** that applies.
11. we will not pay for any expenses if, despite the advice given following **your** call to **Allianz Global Assistance**, **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 Government of **Australia** and the government of any other country.
12. we do not insure **you** for any event that arises from any medical procedures in relation to **AICD/ICD** insertion 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 directly or indirectly related to a **pre-existing medical condition**, we will exercise our right based on medical advice, to organise a repatriation to **Australia** for this procedure to be completed.
13. we will not pay for any expense which arises from, or is in any way related to or associated with any loss, damage, liability, event, occurrence, **injury** or **sickness** where providing such 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 where **Allianz** does not have the necessary licenses or authority to provide such cover.
14. we will not pay for any expenses which are 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 legislation required to be effected by or under a law.
15. we will not pay for loss of or damage:
 - to any item that **you** post or otherwise pay to be transported, and that is not part of **your** accompanying baggage;
 - 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 an **accident** involving the means of transport in which **you** are travelling);
 - to **sporting equipment** while it is being used; or
 - to **valuables** which are lost, stolen or damaged while in:
 - unattended motor vehicles; or
 - checked-in baggage/luggage; or
 - baggage/luggage, unless the baggage/luggage is directly under **your** personal supervision or that of **your travel companion**.
 - if **you** do not take all adequate precautions (considering the value of the items) to protect **your business items/property/personal goods** or if the **business items/property/personal goods** are left:
 - **unattended** in a **public place**;
 - **unattended** in an unlocked motor vehicle;
 - **unattended** in a motor vehicle in view of someone looking into the motor vehicle;
 - **unattended** in a motor vehicle overnight;
 - behind, forgotten or misplaced in a **public place**; or
 - with a person who steals or deliberately damages them.
 - for the disappearance of the **business items/property/personal goods** in circumstances which cannot be explained to our **reasonable** satisfaction.
 - as a result of non-receipt of the **business items/property/personal goods** that **you** have purchased and which is/are being transported to **you**.
 - caused by laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise.
 - arising out of additional damage caused while an item is being serviced or repaired, unless we have authorised the work.
16. we will not pay for loss of or damage to:
 - items that **you** buy to resell or re-supply in **your** business;
 - items acquired for transformation in a business;
 - commercial samples;
 - items **you** take to sell while **overseas**;
 - securities, stamps, manuscripts or books of account;
 - computer software, information stored on electronic devices, electronic applications or non-tangible items; or
 - works of art and antiques.

17. we will not pay for loss or damage caused by any of the following:

- an electrical or mechanical fault or breakdown unless covered under the **Extended Warranty Insurance**;
- vermin or insects;
- mildew, atmospheric or climatic conditions, or flood;
- deterioration, normal wear and tear, or damage arising from inherent defects in the **business items/property/personal goods**;
- any defective item or any defect in an item, unless covered under the **Extended Warranty Insurance**;
- any process of repairing or restoring the item unless we have given prior approval; or
- **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.

18. we do not insure **you** for any event that is caused by or arises from any of the following:

- any government prohibition or restrictions or government authorities delaying **you** or seizing or keeping **your** belongings;
- any person, organisation, government or government authority who lawfully destroys or removes **your** ownership or control of any **business items/property/personal goods**;
- travel to countries or parts of a country for which:
 1. a) an advice or warning has been released by the **Australian** Government Department of Foreign Affairs and Trade or any other government or official body, and
 - 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 advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities, or
 2. the mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in 1 a) and 1 b) above) that may affect **your** travel;
- and
- 3. **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**).

- an actual or likely **epidemic** or **pandemic**; or the threat of an **epidemic** or **pandemic**.

Refer to www.who.int and www.smarttraveller.gov.au for further information on **epidemics** and **pandemics**.

- any war or war like activities. whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow/attempted overthrow of a government/military power.
- radioactivity, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste.
- biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
- illegal activities, fraud or abuse.
- consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages.
- changes in currency rates.
- **you** do not doing everything **you** can to reduce **your** loss as much as possible.
- **you** intentionally or recklessly act in a way that would reasonably pose a risk to **your** safety or the safety of **your business items/personal goods**, except in an attempt to protect the safety of a person or to protect property.
- **you** not observing all safety warnings and advice about adverse weather and terrain conditions.
- **your** or **your travel companion's** employment or work (whether paid or unpaid or voluntary) either in **Australia** or **overseas** (other than where **you** or **your travel companion** have been made unexpectedly **redundant** or as stated in Benefit 4.2 I] of the **Activated Policy**), including not being able to take leave from that employment.
- **your** underwater activities that involve using artificial breathing equipment (unless **you** have an open water diving licence and are diving with another person, or are diving with a qualified and registered diving instructor.
- **your** mountaineering (involving the use of climbing equipment, ropes or guides), rock climbing (involving the use of climbing equipment, ropes or guides), white water rafting, white water boating, abseiling, parasailing, skydiving, hang-gliding, base jumping, wingsuiting, bungee jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, water skiing, jet skiing, tobogganing, **off-piste** snow skiing, **off-piste** snowboarding and snow mobiling.
- **your** racing (other than on foot).
- **you** or **your travel companion** participating in **professional sport** of any kind.
- **your** travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company, or regulated or licensed ballooning.
- any activities involving hunting equipment or projectiles (e.g. shooting and archery).

- **you:**
 - driving a motor vehicle or riding a **moped** or **scooter** without a current **Australian** drivers licence or drivers licence valid for the country **you** are driving or riding in. This applies even if **you** are not required by law to hold a licence in the country **you** are driving or riding in;
 - riding a **motorcycle** without a current **Australian** motorcycle licence or motorcycle licence valid for the country **you** are riding in. This applies even if **you** are not required to hold a motorcycle licence because **you** hold a drivers licence, or a motorcycle licence is not required by law in the country **you** are riding in;
 - riding or travelling as a passenger on a **motorcycle** with an engine capacity greater than 250cc;
 - travelling as a passenger on a **motorcycle, moped** or **scooter** that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the vehicle being ridden and for the country **you** are riding in;
 - riding, or travelling as a passenger, on a **motorcycle, moped** or **scooter** without wearing a helmet;
 - riding, or travelling as a passenger, on a **quad bike**.
- **you** not wearing the appropriate protective clothing and head protection for the sport or activity **you** are participating in.
- the conduct of someone who enters **your** accommodation with **your** consent, or whose accommodation **you** choose to enter.

Sanctions

Notwithstanding any other terms, we shall not be deemed to provide coverage or will make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

General Insurance Code of Practice

Allianz and **Allianz Global Assistance** proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please call **Allianz Global Assistance**.

Financial claims scheme

In the unlikely event **Allianz** were to become **insolvent** and could not meet its obligations under insurance covers described in this **booklet**, a person entitled to claim may be entitled to payment under the Financial Claims Scheme.

Access to the Scheme is subject to eligibility criteria. For more information visit www.fcs.gov.au.

Jurisdiction and choice of law

All insurance covers are governed by and construed in accordance with the law of New South Wales, **Australia** and **you** agree to submit to the exclusive jurisdiction of the courts of New South Wales. **You** agree that it is **your** intention that this Jurisdiction and Choice of Law clause applies.

Privacy

To arrange and manage **your Base Cover, Activated Policy** and **Upgrade Policy** (in this Privacy Notice together “covers”) (as relevant), we (in this Privacy Notice “we”, “our” and “us” includes AWP Australia Pty Ltd trading as **Allianz Global Assistance** and its duly authorised representatives) collect personal information including sensitive information from **you** and those authorised by **you** such as **your** family members, **travel companions, your** doctors, **hospitals**, as well as from others we consider necessary, including our agents.

Any personal information provided to us is used by us to evaluate and arrange **your** cover. We also use it to administer and provide the insurance services and manage **your** and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims. We also collect, use and disclose it for product development, marketing, conducting research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties, the detection and investigation of suspected fraud and for other purposes with **your** consent or where authorised by law.

This personal information is disclosed to third parties we engage or who assist us carry out the above functions or processes, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, other insurers, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, **overseas** data storage and data handling providers, legal and other professional advisers, **your** agents, the **Commonwealth Bank** and its related and group companies, and our related and group companies including **Allianz**. Some of these third parties may be located in other countries such as Thailand, France and India to name a few. **You** agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of **Australian** privacy laws.

Unless **you** opt out, we may contact **you** on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to **you** (including financial and insurance products and roadside assistance services). If **you** do not want to receive such offers from us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners) or do not want us to disclose **your** personal information to our related and group companies and business partners for marketing purposes, **you** can opt out at any time by calling us on 1800 023 767.

When **you** provide personal information about other individuals, we and our agents rely on **you** to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the other matters in this Privacy Notice.

We rely on **you** to have obtained their consent on these matters. If **you** do not, **you** must tell us before **you** provide the relevant information.

You can seek access to and correct **your** personal information by contacting us. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your** dependants under 16 years of age.

If **you** have a complaint about **your** privacy, please contact:

Privacy Officer, **Allianz Global Assistance**, PO Box 162, Toowong, QLD 4066, or **you** can contact the Privacy Commissioner at the Office of The **Australian** Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or view it on the web at <http://www.allianz-assistance.com.au/>.

If **you** do not agree to the above or will not provide us with personal information, we may not be able to provide **you** with our services or products or may not be able to activate any **Activated Policy**, process **your** application for an **Upgrade Policy** nor issue **you** with an **Activated Policy** or an **Upgrade Policy**.

In cases where we do not agree to give **you** access to some personal information, we will give **you** reasons why.

Complaints and dispute resolution process

If **you** have a complaint or dispute in relation to the insurance covers described in this **booklet**, or our services or our representatives, please call us or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. We will attempt to resolve the matter in accordance with our Internal Dispute Resolution process. To obtain a copy of our procedures, please contact us.

A dispute can be referred to the Financial Ombudsman Service Australia (FOS), subject to its terms of reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

The contact details for the FOS are:

Financial Ombudsman Service Australia

GPO Box 3, Melbourne Victoria 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Claims - assisting us with claims

Please take this **booklet** and any current **Certificate of Insurance you** hold with **you** when **you** travel. They contain important phone numbers and details of the cover available to **you**.

You must also take with **you** whichever of the following documents is needed to verify **your** eligibility for this cover:

- copies of **your eligible credit card account** statement or credit card receipt to confirm **your** eligibility for the insurance; and/or
- a copy of the letter/statement/email confirming the redemption of **your Commonwealth** Awards points through the **Commonwealth** Awards Program in full or part payment for **your return overseas travel ticket(s)**.

If **you** want to make a claim under the covers provided in the **Base Cover** while **overseas**, it will be necessary for the **Commonwealth Bank** or their 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.

You must assist us with **your** claim.

When making a claim **you** must advise us of the details of any other insurance under which **you** are entitled to claim.

You must also, as far as allowed by law, give us all the assistance we may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which **you** would become entitled or subrogated upon, by making good any loss or damage under the covers described in this **booklet** (for example, if someone else has caused the damage **you** claim for, we can take that person to court and sue him or her for damages in **your** name).

Fraudulent claims

When making a claim, **you** have a responsibility to assist us and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if **you** or anyone acting on **your** behalf uses fraudulent means to make a claim under this policy, then no payment will be made in regard to the claim. Also, the **Commonwealth Bank** will be informed 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.

Excess - what you contribute to a claim

Excesses may apply to the covers or to certain sections of the covers. An **excess** is the uninsured first portion of a loss for which **you** are otherwise covered, i.e. the amount that **you** must contribute towards each claim.

Details of the **excess** amounts and circumstances in which they will be applied are set out below:

Base Cover

- **International Travel Insurance** - **you** must pay the first \$500 for each claim made under:
 - *Benefit 2 - Overseas Emergency Medical & Hospital Expenses*

Note if you have completed **Activation**, the above **excess** will reduce to \$250.

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

Activated Policy

- **you** must pay the first \$250 for each claim made under:
 - *Benefit 4 - Cancellation Fees & Lost Deposits*
 - *Benefit 5 - Travel Service Provider Insolvency*
 - *Benefit 6 - Resumption of Journey*
 - *Benefit 10 - Lost or Damaged Luggage & Personal Goods*
 - *Benefit 13 - Alternative Transport Expenses*

Upgrade Policy

- **you** must pay the first \$250 for each claim made under:
 - *Benefits 16.1 to 16.5 inclusive*
 - *Benefit 17.2 - Pre-paid Shore Excursion Cancellation*
 - *Benefit 17.3- Formal Cruise Attire Lost or Damaged*

In some circumstances where you have an **Upgrade Policy**, we may impose an additional **excess** for claims arising from some medical conditions. We will inform **you** in writing if any additional **excess** applies and these will be set out in **your Certificate of Insurance**.

Safety of your belongings

You must take all adequate and **reasonable** precautions (considering the value of the items) to protect **your business items**/property/**personal goods** otherwise **you** may not be covered.

Please see points 15 to 18 on pages 24 to 27 of 'Policy exclusions - what is not covered' for details of when there is no cover for **your valuables, business items** or property/**personal goods**.

Reporting lost, stolen or wilfully damaged belongings

In the event that **your business items**/property/**personal goods** are stolen, wilfully damaged or accidentally lost, **you** must make a report to the police or to the nearest government agency or authority. **You** must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged **business items**/property/**personal goods**.

If the loss or wilful damage occurs **overseas** a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.

Repairing or replacing your belongings

The following only applies to **Interstate Flight Inconvenience Insurance**.

If an item is damaged, lost or stolen we may choose to:

- repair the item;
- replace the item, less an amount which takes into consideration its age as stated below; or
- pay **you** the amount it would cost us to replace the item less an amount which takes into consideration its age as stated below; or
- provide **you** a voucher or gift card for the amount it would cost us to replace the item less an amount which takes into consideration its age as stated below.

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. Under no circumstances will we pay **you** more than it originally cost **you** to buy the item.

When taking into consideration the age of an item we will deduct the following amounts from the replacement cost for:

- toiletries (including skin care, make-up, perfume and medications) - 3.00% for each month **you** have owned the item up to a maximum of 80%;
- phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment - 1.75% for each month **you** have owned the item up to a maximum amount of 60%;
- clothing, footwear, luggage and books - 1.75% for each month **you** have owned the item up to a maximum of 80%;
- camping, sporting and leisure equipment (but not leisure clothing) and musical instruments - 1.00% for each month **you** have owned the item up to a maximum amount of 60%;
- **jewellery** - 0.25% for each month **you** have owned the item to a maximum amount of 25%;
- all other items - 1.25% for each month **you** have owned the item to a maximum amount of 60%.

For example: If **your** stolen jeans have been owned for 1 year and we can replace them for \$150, we pay **you** (or replace, or provide **you** a voucher or gift card for the amount of) \$118.50, as we will deduct \$31.50 (\$150 x 21% (i.e.12 months x 1.75%/month)) from our replacement cost. This assumes that the stolen jeans cost **you** at least \$118.50.

Claims

Please do not contact the **Commonwealth Bank** in the event of a claim as they are not involved in processing insurance claims.

You can obtain claim forms and information on how to make a claim at www.commbank.com.au/travelclaims.

1. Emergency while you are overseas:

Phone **Allianz Global Assistance** via a reverse charges call to **Australia** on +61 7 3305 7499 (for details refer to 'Medical support and emergency assistance while overseas - International Travel Insurance' on page 11 of Part 1 ("General Information").

2. If you are in Australia, you must follow the steps listed below:

- **you** must give notice of **your** claim by:
 - completing a claim form and sending it to **Allianz Global Assistance**, or
 - calling **Allianz Global Assistance**

within 30 days of, or as soon as possible, after returning **home** from **overseas** or interstate (even if **you** previously reported the matter to us), or if **you** are already **home**, within 30 days of, or as soon as possible after learning of an occurrence (loss, damage, **injury** or breakdown) that may result in a claim.

However, if **you** are making a **Guaranteed Pricing Scheme** claim, **you** must contact us within 21 days of the purchase of the **business items/personal goods**.

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 give any information we reasonably ask for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required we may ask **you** to provide us with translations into English of any such documents to enable our assessment of **your** claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required. Depending on the insurance cover **you** are claiming under, this might include (but is not limited to) any of the following:

- proof of **your** residential status;
- proof of **your** age;
- proof that **you** are eligible for insurance cover (e.g. **your** credit card account statement and credit card receipt to confirm **your** eligibility for the insurance etc.);
- documentation from a **medical adviser** verifying any **sickness** or **injuries** sustained or reason for hospitalisation;

- if items were stolen, wilfully damaged, or accidentally lost, **you** must give us the police report number, or if the incident occurred while **you** were **overseas**, a copy of the report **you** obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;
- proof of **your** ownership of any lost, stolen or damaged items (e.g. purchase receipts);
- evidence of **your** intended travel (e.g. ticket, travel agent's itinerary showing **your** flight or a letter from the **carrier** etc.);
- evidence of any delay, including in the case of luggage delay, a lost property/delayed property report issued by the **carrier**;
- receipts for any items **you** buy as emergency replacements for **your** delayed clothes and/or toiletries;
- if any items are lost or stolen during the time that a **carrier** was responsible for looking after them, **you** must get a letter from the **carrier** explaining what happened and stating the amount of refund **you** received from them;
- if **your** travel or accommodation arrangements are cancelled and **you** intend claiming, **you** must provide a letter from the **carrier**, hotel etc., outlining the refund **you** were entitled to;
- any damaged items for which **you** are claiming so that they can be inspected by us or our authorised representative;
- a quote for the replacement of lost or stolen items, or quote (noting the serial number for **Extended Warranty Insurance** claims) for the repair of damaged or broken down items;
- a copy of the **Australian warranty** if claiming under the **Extended Warranty Insurance**; or
- in regard to the **Guaranteed Pricing Scheme**, we will require:
 - evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the **business items/personal goods** **you** purchased,
 - a copy of the printed catalogue advertising the cheaper item, and
 - evidence that the advertisement was printed after **you** purchased the **business items/personal goods**.

Claims are payable in Australian dollars to you

We will pay all claims in **Australian** dollars. We will pay **you** unless **you** tell us to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense. Payment will be made by direct credit to an **Australian** bank account nominated by **you**.

You must not admit fault or liability

You must not admit that **you** are at fault, for any **accident**, incident or event causing a claim under **your policy**, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

You must help us to recover any money we have paid

If we have a claim against someone in relation to the money we have to pay or we have paid in respect of any of the covers described in this **booklet**, **you** must do everything **you** can to help us do that in legal proceedings. If **you** are aware of any third party that **you** or we may recover money from, **you** must inform us of such third party.

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

In the case that the 'Other insurance' section below 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.

Other insurance

The **Base Cover** described in this **booklet** is provided for **your** benefit under a **Group Policy** entered into between **Allianz** and the **Commonwealth Bank**. In relation to the **Base Cover**, **you** have the benefit of insurance cover as a third party beneficiary only. Under an **Activated Policy** and an **Upgrade Policy**, **you** have the benefit of the insurance cover as a party to the insurance contract.

In relation to Base Cover

If **you** are insured or entitled to receive a benefit or make a claim under another insurance policy including ('Other Policy') (for example, a comprehensive travel insurance policy or a complimentary travel insurance cover provided in relation to a credit card), in respect of the same loss as **your** claim under the **Base Cover**, then **Allianz** is not liable to provide indemnity under the **Base Cover** until the amount of any indemnity under the 'Other Policy' is exhausted. In other words, any insurance cover under the **Base Cover** in respect of the same loss shall only be excess insurance cover over and above the applicable 'Other Policy'.

In relation to an Activated Policy or an Upgrade Policy

- If **you** are entitled to receive a benefit or make a claim under another insurance policy, where **you** are considered a 'third party beneficiary' ('Other Policy') (for example, complimentary travel insurance cover provided in relation to a credit card), in respect of the same loss as **your** claim under the **Activated Policy** or **Upgrade Policy** (as relevant), then **Allianz** is not liable to provide indemnity under the **Activated Policy** or **Upgrade Policy** (as relevant) until the amount of any indemnity under the 'Other Policy' is exhausted. In other words, any insurance cover under the **Activated Policy** or **Upgrade Policy** (as relevant) in respect of the same loss shall only be excess insurance cover over and above the applicable 'Other Policy'.
- If **you** are considered a 'third party beneficiary' under the **Activated Policy** or **Upgrade Policy** and **you** are insured under another insurance policy ('Other Policy') (for example, a comprehensive travel insurance policy), in respect of the same loss as **your** claim under the **Activated Policy** or **Upgrade Policy** (as relevant),

then **Allianz** is not liable to provide indemnity under the **Activated Policy** or **Upgrade Policy** (as relevant) until the amount of any indemnity under the 'Other Policy' is exhausted. In other words, any insurance cover under the **Activated Policy** or **Upgrade Policy** (as relevant) in respect of the same loss shall only be excess insurance cover over and above the applicable 'Other Policy'.

Subrogation

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

You are to assist and permit to be done, everything required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us paying **your** claim in respect of any of the covers provided regardless of whether we have yet paid **your** claim and whether or not the amount we pay **you** is less than full compensation for **your** loss. These rights exist regardless of whether **your** claim is paid under a non-indemnity or an indemnity clause in respect of any of the covers provided.

Recovery

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**.

Business travellers – how GST affects your claim

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.

Travel within Australia only

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.

Part 2 - Base Cover International Travel Insurance Terms and Conditions

These **Base Cover International Travel Insurance Terms and Conditions** incorporate Part 1 of this **booklet** (“*General Information*”) and must be read in conjunction with that Part.

This insurance cover is subject to the terms, conditions, limitations and exclusions set out in these **Base Cover International Travel Insurance Terms and Conditions**, including Part 1 of this **booklet** (“*General Information*”).

Part A - Important matters you should know

Who is eligible for the Base Cover International Travel Insurance?

Subject to the following terms and conditions and the details contained in Part 1 of this **booklet** (“*General Information*”), all **Commonwealth Bank eligible credit card cardholders**, their **spouses** and **dependent children** become eligible for the **Base Cover International Travel Insurance** as follows:

- A **cardholder** becomes eligible when the **Commonwealth Bank** issues them with an **eligible credit card**.
- An eligible **cardholder’s spouse** and/or **dependent children** will also be eligible for this cover provided they travel with the **cardholder** for the entire period of any **journey**.

You do not have to advise us or the **Commonwealth Bank** that **you** will be travelling as **you** are automatically covered at no additional cost if **you** are eligible, subject to the provisions of this **Base Cover International Travel Insurance**.

Special conditions and restrictions for persons aged 80 years or over

Please note the following benefits are not available to persons aged 80 years or over at the time they commence their **journey**:

Benefit 1 - Overseas Emergency Medical Assistance

Benefit 2 - Overseas Emergency Medical and Hospital Expenses

Please refer to the section ‘*Special conditions and restrictions for persons aged 80 years or over - International Travel Insurance*’ on page 8 of Part 1 (“*General Information*”) for details, including how to apply for cover.

Pre-existing medical conditions for persons aged 79 years and under

This **International Travel Insurance** only provides cover for emergency **overseas** medical events that are unforeseen. Please refer to the section ‘*Pre-existing medical conditions for persons aged 79 years and under - International Travel Insurance*’ on pages 9 to 11 of Part 1 (“*General Information*”) for details, including how to apply for cover of other **pre-existing medical conditions**.

Maximum period of cover

You are only covered for incidents that occur in the **period of cover**. Please refer to the section ‘*Maximum period of cover - International Travel Insurance*’ on pages 7 & 8 of Part 1 (“*General Information*”) for details, including how to apply for an extension of the **period of cover**.

Part B - Table of benefits and cover limits

The cover limits that apply to the **Base Cover International Travel Insurance** also depend on the type of **eligible credit card** held by the **cardholder**.

The tables below set out the benefit and cover limits for each **eligible credit card**. The terms and conditions for each benefit are as outlined in 'Part C - Benefits and cover' on pages 40 to 43.

Please read the terms and conditions to ensure that the **Base Cover International Travel Insurance** meets **your** requirements.

Benefit	Gold
	policy limit
1 Overseas Emergency Medical Assistance	Unlimited
Overseas Emergency Medical & Hospital Expenses	Unlimited
2* Emergency Dental Expenses (per person)	\$1,500
Cash in Hospital Allowance (\$75 per 24 hours continuous hospital confinement)	\$7,500
3 Personal Liability	\$2.5 million

* sub-limits apply - refer to Part C - Benefits and cover for details.

Benefit	Platinum / Diamond
	policy limit
1 Overseas Emergency Medical Assistance	Unlimited
Overseas Emergency Medical & Hospital Expenses	Unlimited
2* Emergency Dental Expenses (per person)	\$1,500
Cash in Hospital Allowance (\$100 per 24 hours continuous hospital confinement)	\$10,000
3 Personal Liability	\$2.5 million

* sub-limits apply - refer to Part C - Benefits and cover for details.

Part C - Benefits and cover

The maximum amount we will pay for all claims combined under each benefit is shown in 'Part B - Table of benefits and cover limits' on page 39 of this **booklet**.

In addition to any exclusions which may apply to the following benefits, **you** must also check 'Policy exclusions - what is not covered' on pages 22 to 27 for other reasons why we will not pay.

Benefit 1 Overseas Emergency Medical Assistance

Allianz Global Assistance will help **you** with any **overseas** medical emergency. **You** may contact us at any time 7 days a week.

1.1 Allianz Global Assistance will arrange

Allianz Global Assistance will arrange for the following assistance services if **you injure yourself overseas**, or become **sick** while **overseas**:

- a] access to a **medical adviser** for emergency medical treatment while **overseas**;
- b] any messages which need to be passed on to **your** family or employer in the case of an emergency;
- c] provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**;
- d] **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.
- e] the return to **Australia** of **your dependent children** if they are left without supervision following **your** hospitalisation or evacuation.

Please note that **we** will not pay for any costs incurred in **Australia**.

1.2 We will not pay

To the extent permitted by law, we will not pay:

- a] for any expenses for medical evacuation unless it has been first approved by **Allianz Global Assistance**;
- b] 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;
- c] for medical evacuation from **Australia** to an **overseas** country.

2.1 We will pay

- a] We will reimburse the **reasonable** medical or **hospital** expenses **you** incur until **you** get back to **Australia** if **you injure yourself overseas**, or become **sick** while **overseas**. The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

If we determine, on medical advice, that **you** should return **home** for treatment and **you** do not agree to do so, we will pay **you** an amount up to the limit shown in 'Part B - Cover limits' which 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 ongoing or additional costs relating to or arising out of the event **you** have claimed for.

We will only pay for treatment received and/or **hospital** accommodation during the 12 month period after the **sickness** first showed itself or the **injury** happened.

- b] Provided we have agreed to pay the medical and **hospital** expenses associated with **your** stay in an **overseas hospital**, we will pay **you** the following for incidental expenses (such as a TV rental, newspapers and/or **hospital** phone calls) if **you** are hospitalised for more than 48 continuous hours while **you** are **overseas**:

Gold Cards

- \$75 per 24 hours continuous **hospital** confinement.

Platinum/Diamond Cards

- \$100 per 24 hours continuous **hospital** confinement.

- c] We will also pay the cost of emergency dental treatment up to the limit shown in 'Part B - Cover limits' for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth. This limit does not apply to dental costs arising from any **injury** that is covered under Benefit 2.1 a].

*Please note that we will not pay for medical or **hospital** costs incurred in **Australia** other than those incurred while **you** are travelling on a **domestic cruise** in **Australian** waters.*

2.2 We will not pay

To the extent permitted by law, we will not pay for expenses:

- a] when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**;
- b] incurred after 2 weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by **Allianz Global Assistance**;
- c] if **you** do not follow the advice of **Allianz Global Assistance**;

- d] if **you** have received medical care under a **Reciprocal Healthcare Agreement**;
- e] 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 adviser** and the disease is not excluded anywhere else in this cover;
- f] arising from **you** intentionally injuring **yourself**; or
- g] medical or **hospital** expenses which:
- **you** incur in **Australia** if **you** are eligible for Medicare (other than medical treatment provided while **you** are travelling on a **domestic cruise** in **Australian** waters);
 - **you** incur more than 12 months after the initial date of **your sickness, injury** or disablement; or
 - **you** incur after **your journey** ends, unless **you** were prevented from returning to **Australia** because of the **sickness** or **injury** **you** suffered during the **period of cover**.
- h] for damage to dentures, dental prostheses, bridges or crowns;
- i] relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- j] for dental treatment caused by or related to the deterioration and/or decay of teeth; or
- k] for preventative dental treatment.

Benefit 3 Personal Liability

3.1 We will pay

If **you** become legally liable to pay compensation for:

- death or bodily **injury** to someone else; or
- physical loss of, or damage to, someone else's property

as a result of an **accident**, or a series of **accidents** arising out of the one event, that happens during **your journey**, then we will cover **you** for:

- the compensation (including **legal costs**) awarded against **you**; and
- 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.

We must be told 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 which 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.

3.2 We will not pay

To the extent permitted by law, we will not pay any amount **you** become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

- a] bodily **injury** to **you, your travel companion** or to a **relative** or employee of any of **you**;

- b] 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**;
- c] **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d] **your** conduct of, or employment in any business, profession, trade or occupation;
- e] any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f] any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g] illness, **sickness** or disease that is transmitted by **you**;
- h] any relief or recovery other than monetary amounts;
- i] a contract that imposes on **you** a liability which **you** would not otherwise have;
- j] assault and/or battery committed by **you** or at **your** direction; or
- k] any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent.

Part 3 - Activated Policy Terms and Conditions

Taking out your Activated Policy

In order to be issued with an **Activated Policy** the **cardholder** will need to follow the **Activation** process.

Once the **cardholder's Activated Policy** has been confirmed through **Activation**, **Allianz Global Assistance** will confirm the details of the **cardholder's Activated Policy** by issuing them with a **Certificate of Insurance**.

If the **cardholder** does not successfully complete **Activation**, the **cardholder** will not be issued with an **Activated Policy** and **you** will not have the insurance cover described in this Part 3.

Cancellation of Cover

The **cardholder** can cancel any cover provided under this **Activated Policy** at any time, by contacting **Allianz Global Assistance**.

If the **cardholder** cancels their **Activated Policy**, any **Upgrade Policy** held by the **cardholder** will also be cancelled as at the same date.

Part A - Important matters you should know

Who is eligible for an Activated Policy?

Subject to the following terms and conditions and the details contained in Part 1 of this **booklet** ("*General Information*"), all **Commonwealth Bank eligible credit card cardholders**, their **spouses** and **dependent children** are eligible to be issued with an **Activated Policy**.

Cardholders who activate will be issued with an **Activated Policy**.

The **cardholder's spouse** and/or **dependent children** will only be eligible for this cover under an **Activated Policy** if they travel with the **cardholder** for the entire **journey**.

When does cover start under an Activated Policy?

For **journeys** that commence after **Activation**, cover under an **Activated Policy** applies for the **period of cover** set out on the **Certificate of Insurance** issued to the **cardholder** following **Activation**.

For **journeys** that commence before **Activation**, a waiting period of three (3) days applies. No claims that relate to incidents that occur in this waiting period are payable under an **Activated Policy**.

Special conditions and restrictions for persons aged 80 years or over at the time of Activation

Please note the following benefits are not available to persons aged 80 years or over at the time of **Activation**:

Benefit 1 - Overseas Emergency Medical Assistance

Benefit 2 - Overseas Emergency Medical and Hospital Expenses

In addition to the above, there is no cover under *Benefit 4 - Cancellation Fees & Lost Deposits* where the cause of the claim is the death, **sickness** or **injury** of a **cardholder** or **spouse** if they were aged 80 years or over at the time of **Activation**.

Please refer to the section '*Special conditions and restrictions for persons aged 80 years or over - International Travel Insurance*' on page 8 of Part 1 ("*General Information*") for details, including how to apply for cover.

Pre-existing medical conditions for persons aged 79 years and under at the time of Activation

This **Activated Policy** only provides cover for emergency **overseas** medical events that are unforeseen. Please refer to the section '*Pre-existing medical conditions for persons aged 79 years and under - International Travel Insurance*' on pages 9 to 11 of Part 1 ("*General Information*") for details, including how to apply for cover of other **pre-existing medical conditions**.

Maximum period of cover

You are only covered for incidents that occur in the **period of cover**. Please refer to the section '*Maximum period of cover - International Travel Insurance*' on pages 7 & 8 of Part 1 ("*General Information*") for details, including how to apply for an extension of the **period of cover**.

Part B - Table of benefits and cover limits

The following benefits apply under your **Activated Policy**, depending on the type of **eligible credit card** held by the **cardholder**. This cover applies in addition to the **Base Cover International Travel Insurance**.

Please note that cover under Sections 1 and 2 of the **Base Cover International Travel Insurance** also applies while **you** are travelling on a **domestic cruise** in **Australian** waters.

The tables below set out the benefit and cover limits for each **eligible credit card**. The terms and conditions for each benefit are as outlined in '*Part C - Benefits and cover*' on pages 48 to 58.

Please read the terms and conditions to ensure that the **Activated Policy** meets **your** requirements.

Benefit	Gold	
	cardholder only	cardholder + spouse and/or dependent children
1* Overseas Emergency Medical Assistance <i>Funeral/cremation overseas and/or bringing your remains home (\$12,500 limit per person)</i>	\$12,500	\$25,000
4* Cancellation Fees & Lost Deposits	\$10,000	\$20,000
5* Travel Service Provider Insolvency	\$5,000	\$12,000
6* Resumption of Journey	\$5,000	\$10,000
7* Accidental Death (other than as covered under Transit Accident Insurance in the Base Cover Other Insurances Terms and Conditions)	\$25,000	\$25,000 cardholder \$25,000 spouse \$5,000 per dependent child
8* Loss of Income	\$7,500	\$7,500
9* Travel Documents, Transaction Cards, Travellers Cheques & Cash	\$500	\$1,000
10* Lost or Damaged Luggage & Personal Goods	\$10,000	\$20,000
11* Luggage Delay Expenses	\$500	\$1,000
12* Travel Delay Expenses	\$650	\$1,300
13 Alternative Transport Expenses	\$3,500	\$3,500
14 Rental Vehicle Insurance Excess	\$2,250	\$2,250
15* Hijack & Kidnap	\$5,000	\$5,000

* sub-limits apply - refer to Part C - Benefits and cover for details.

Tables continued on next page

Part B - Table of benefits and cover limits (cont.)

Benefit	Platinum/Diamond	
	cardholder only	cardholder + spouse and/or dependent children
1* Overseas Emergency Medical Assistance <i>Funeral/cremation overseas and/or bringing your remains home (\$12,500 limit per person)</i>	\$12,500	\$25,000
4* Cancellation Fees & Lost Deposits	Unlimited	Unlimited
5* Travel Service Provider Insolvency	\$5,000	\$12,000
6* Resumption of Journey	\$5,000	\$10,000
7* Accidental Death (other than as covered under Transit Accident Insurance in the Base Cover Other Insurances Terms and Conditions)	\$50,000	\$50,000 cardholder \$25,000 spouse \$5,000 per dependent child
8* Loss of Income	\$7,500	\$7,500
9* Travel Documents, Transaction Cards, Travellers Cheques & Cash	\$500	\$1,000
10* Lost or Damaged Luggage & Personal Goods	\$15,000	\$30,000
11* Luggage Delay Expenses	\$500	\$1,000
12* Travel Delay Expenses	\$650	\$1,300
13 Alternative Transport Expenses	\$3,500	\$3,500
14 Rental Vehicle Insurance Excess	\$2,250	\$2,250
15* Hijack & Kidnap	\$5,000	\$5,000

* sub-limits apply - refer to Part C - Benefits and cover for details.

Part C - Benefits and cover

The maximum amount we will pay for all claims combined under each benefit is shown in 'Part B - Table of benefits and cover limits' on pages 46 & 47 of this **booklet**.

In addition to any exclusions which may apply to the following benefits, **you** must also check 'Policy exclusions - what is not covered' on pages 22 to 27 for other reasons why we will not pay.

Benefit 1 Overseas Emergency Medical Assistance

1.1 Allianz Global Assistance will arrange

In addition to any cover for 'Overseas Emergency Medical Assistance' in **Base Cover International Travel Insurance, Allianz Global Assistance** will arrange for the following assistance services:

- if **you** die as a result of an **injury** or a **sickness** during **your journey**, we will pay for **your reasonable funeral expenses** incurred **overseas** or the cost of bringing **your** remains back to **your home**. The maximum amount we will pay is \$12,500 per insured person.

Please note that we will not pay for any costs incurred in **Australia** except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.

1.2 We will not pay

To the extent permitted by law, we will not pay:

- for **funeral expenses** incurred **overseas** or bringing **your** remains back to **Australia** unless it has been first approved by **Allianz Global Assistance**; or
- for the transportation of **your** remains from **Australia** to an **overseas** country.

Benefit 4 Cancellation Fees & Lost Deposits

If **you** think that **you** may have to cancel **your journey** or shorten **your journey**, **you** must tell us as soon as possible—for more information see 'Claims' on pages 33 to 36, or call us.

4.1 We will pay

If **your journey** is cancelled, rescheduled or shortened because of circumstances that were not expected or intended by **you** and are outside **your** control, then we will pay:

- your** cancellation fees and lost deposits on unused travel and accommodation arrangements that **you** have paid in advance and cannot recover in any other way;
- 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.
- for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way.

We calculate the amount we pay **you** as follows:

1. for frequent flyer points, air miles or loyalty card points:
 - the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking, multiplied 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.
2. for vouchers - the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.

d] your reasonable costs of rescheduling your journey. The most we will pay for rescheduling **your journey** is the cost of cancellation fees and lost deposits that would have been payable under Benefits 4.1 a], b] and c] had **your journey** been cancelled. We will not pay a claim under Benefit 4.1 d] in addition to a claim under Benefits 4.1 a], b] and c] for the same services/facilities.

e] up to \$2,500 per insured person to the maximum amounts set out below if an **injury** causes the accidental death of one of **your** following relations who are living **overseas**:

- **spouse**, fiancé, fiancée;
- parent, parent-in-law, step-parent, guardian;
- child, stepchild, foster child, grand child; or
- sister, sister-in-law, step sister, brother, brother-in-law, step brother.

The maximum amount we will pay is:

- \$2,500 for a **cardholder**
- \$5,000 for a **cardholder** with **spouse** and/or **dependent children**

f] if, as a result of a **pre-existing medical condition**, a **relative of yours** dies or is hospitalised in **Australia** during the **period of cover**, and at the time of **Activation**, **you** were unaware of the likelihood of such hospitalisation or death. The most we will pay for all claims under Benefits 4.1 a], b] and c] or 4.1 d] is:

- \$2,000 for a **cardholder**
- \$4,000 for a **cardholder** with **spouse** and/or **dependent children**

g] In addition to points a] to f], we will reimburse **your reasonable** additional travel and accommodation expenses if a disruption to **your journey** arises from any of the following reasons:

- **you** or **your travel companion** cannot travel because of an **injury** or **sickness** which needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel.
- **you** shorten **your journey** and return to **Australia** on the written advice of a **medical adviser** approved by **Allianz Global Assistance**. We will only pay the cost of the fare class that **you** had planned to travel at and **you** must take advantage of any pre-arranged return travel to **Australia**;

- **your travel companion** or a **relative** of either of **you**:
 - dies unexpectedly;
 - is **injured** and because of the **injury** requires hospitalisation; or
 - becomes seriously **sick** and requires hospitalisation

(except where the relevant death, **injury** or **sickness** arises out of a **pre-existing medical condition**) resulting in **your** early return to **Australia**. We will only pay the cost of the fare class **you** had planned to travel at;

- **you** scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, **natural disaster** or **accident** affecting **your** mode of transport;
- **you** unknowingly break any quarantine rule;
- **you** lose **your** passport, travel documents or **transaction cards** or they are stolen; or
- **your home** is rendered uninhabitable by fire, explosion, earthquake or flood.

If **you** did not have a return ticket booked to **Australia** before **you** were **injured** or became **sick**, 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 **you** left **Australia** on.

4.2 We will not pay

We will not pay **your** claim if:

- a]** **you** were aware, or a reasonable person in **your** circumstances would have been aware before **your policy** was issued, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b]** other than as specified in Benefit 4.1 e] on page 49, it is caused by the death, **injury** or illness of any person, including a **relative** or **travel companion**, not listed on **your Certificate of Insurance** who resides outside of **Australia**;
- c]** the death, **injury** or illness of **your relative** arises from a **pre-existing medical condition** except as specified under Benefit 4.1 f] on page 49;
- d]** caused by **you** or **your travel companion** changing plans, or by the breakdown or dissolution of any personal or family relationship;
- e]** caused by any business, financial or contractual obligations. This exclusion does not apply to claims where **you** or **your travel companion** are made **redundant** in **Australia** except where a reasonable person in a similar situation would have been aware before the **policy** was purchased that the redundancy was to occur.
- f]** a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements;

- g] for 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 **accident** affecting **your** mode of transport;
- h] **your** claim arises directly or indirectly out of **you** operating a **rental vehicle** in violation of the rental agreement;
- i] caused by the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent;
- j] caused by the mechanical breakdown of any means of transport;
- k] caused by an act or threat of terrorism;
- l] **you** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer unless **you** are a full-time member of the **Australian** Defence Force or of federal, state or territory emergency services; or
- m] **you** can claim **your** additional travel and accommodation expenses from anyone else.

Benefit 5 Travel Service Provider Insolvency

5.1 We will pay

If **your journey** is cancelled, shortened or rescheduled due to the **insolvency** of a **travel services provider** then we will pay:

- a] the value of unused prepaid travel or accommodation arrangements that **you** have had to cancel, less any refunds due to **you**.
- 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.
- c] for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. We calculate the amount we pay **you** as follows:
 1. for frequent flyer points, air miles or loyalty card points:
 - the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking,
 - multiplied 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.
 2. for vouchers - the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.
- d] **your reasonable** costs of rescheduling **your journey**. The most we will pay for rescheduling **your journey** is the cost of cancellation fees and lost deposits that would have been payable under Benefits 5.1 a], b] and c] had **your journey** been cancelled. We will not pay a claim under Benefit 5.1 d] in addition to a claim under Benefits 5.1 a], b] and c] for the same services/facilities.
- e] the **reasonable** additional accommodation and travel expenses incurred if **you** have to return **home**.

5.2 We will not pay

We will not pay:

- a] for any bookings for travel and accommodation not made before the start of **your journey** while **you** are still in **Australia**;
- b] if **your journey** is cancelled, shortened or rescheduled at any time due to the **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent;
- c] if at the time of **Activation**, the **travel services provider** was **insolvent** or a reasonable person would have reason to expect the **travel services provider** might become **insolvent**; or
- d] any accommodation expenses incurred after the date **you** originally planned to return to **Australia**.

Benefit 6 Resumption of Journey

6.1 We will pay

We will reimburse **you** for airfares for **you** to return to the place **you** were when **your journey** was interrupted, if **you** return to **your home** because:

- a] during **your journey**, a **relative of yours** dies unexpectedly or is hospitalised in **Australia** following a serious **injury** or a **sickness** (except arising from a **pre-existing medical condition**); and
 - it is possible for **your journey** to be resumed; and
 - there is more than 14 days remaining of the **period of cover**, as noted on **your Certificate of Insurance**; and
 - **you** resume **your journey** within 12 months of **your** return to **Australia**.

The most we will pay under this benefit is as follows:

- \$5,000 for a **cardholder**
 - \$10,000 for a **cardholder** with **spouse** and/or **dependent children**
- b] as a result of a **pre-existing medical condition**, a **relative of yours** dies or is hospitalised in **Australia** during the **period of cover**, and at the time of **Activation**, **you** were unaware of the likelihood of such hospitalisation or death. The most we will pay for all claims under Benefit 6.1 a] is:
 - \$2,000 for a **cardholder**
 - \$4,000 for a **cardholder** with **spouse** and/or **dependent children**

6.2 We will not pay

We will not pay **your** claim:

- a] if **you** were aware of any reason, before **your period of cover** commenced, that may cause **your journey** to be cancelled, disrupted or delayed;
- b] if the death, **injury** or illness of **your relative** arises from a **pre-existing medical condition**, except as specified under Benefit 6.1 b].

Benefit 7 Accidental Death

7.1 We will pay

We will pay the accidental death benefit, to **your** estate, if:

- a] **you** are **injured** during **your journey** and **you** die because of that **injury** within 12 months of the **injury**; or
- b] 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,

and the **Transit Accident Insurance** in the **Base Cover Other Insurances Terms and Conditions** does not provide 'loss of life' benefits for **your** death.

The amount we will pay for the death of a **cardholder, spouse** or **dependent child** is the benefit limit shown in 'Part B - Cover limits' on pages 46 & 47.

Benefit 8 Loss of Income

8.1 We will pay

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

- a] because of the **injury** **you** become disabled within 30 days; and
- b] the disablement continues for more than 30 consecutive days from the date of **your** return to **Australia**; and
- c] **you** are under the regular care of, and acting in accordance with, the instructions or advice of a **medical adviser** who certifies in writing that the disablement prevents **you** from gainful employment; and
- d] as a result **you** lose all **your income**,

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

8.2 We will not pay

We will not pay:

- a] for the loss of **income** of **dependent children**;
- b] for the first 30 days from the time **you** return to **Australia**; or
- c] when the disablement preventing **you** from earning **your income** has not been continuous for more than 30 consecutive days from the date of **your** return to **Australia**.

Benefit 9 Travel Documents, Transaction Cards, Travellers Cheques & Cash

9.1 We will pay

- a] If any essential travel documents (including passports), **transaction cards** or travellers cheques are lost by **you**, stolen from **you** or destroyed during **your journey**, then we will pay the issuer's fees for the replacement costs (including communication costs) of the items lost, stolen or destroyed.

- b] If during **your journey**, **your transaction cards** or travellers cheques are lost or stolen, then we will pay for any loss resulting from the fraudulent use of the **transaction cards** or travellers cheques.
- c] We will pay for cash, bank notes, currency notes, postal orders or money orders stolen from **your** person during **your journey**.

The maximum amount we will pay per insured person is \$500.

9.2 We will not pay

- a] To the extent permitted by law, we will not pay if **you** do not report the loss or theft within 24 hours to the police and, in the case of **transaction cards** or travellers cheques, to the issuing bank or company in accordance with the conditions under which the **transaction cards** or travellers cheques were issued. **You** must prove that **you** made such report by providing us with a written statement from whosoever **you** reported it to.
- b] We will not pay for 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.
- c] We will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on **your** person at the time they were stolen.

Benefit 10 Lost or Damaged Luggage & Personal Goods

10.1 We will pay

- a] If, during **your journey**, **your business items and/or personal goods** are stolen, accidentally damaged or are permanently lost 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.

We have the option to repair or replace the **business items and/or personal goods** instead of paying **you**. The maximum amount we will pay:

- for any of the following items is:

Business Gold/Business Platinum Cards

- \$3,000 per **business item**

Gold Cards

- \$3,000 per item for clothing, footwear, toiletries, travel bags and personal **jewellery**
- \$3,000 per item for portable electrical equipment and binoculars
- \$3,000 per camera (cameras and associated equipment/accessories)
- \$3,000 in total for laptop computers and their associated equipment/accessories

Platinum/Diamond Cards

- \$5,000 per item for clothing, footwear, toiletries, travel bags and personal **jewellery**
- \$5,000 per item for portable electrical equipment and binoculars
- \$5,000 per camera (cameras and associated equipment/accessories)
- \$5,000 in total for laptop computers and their associated equipment/accessories

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy; or
- a matching pair of earrings,

are considered as only one item for the purpose of this insurance, and the appropriate single item limit will be applied.

- b]** **Business items and personal goods** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made. The most we will pay is \$2,500 in total for all stolen items.

10.2 We will not pay

To the extent permitted by law, we will not pay a claim in relation to **your business items and/or personal goods** if:

- a]** **you** do not report the loss, theft or misplacement to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **you** made such report by providing us with a written statement from whoever **you** reported it to;
- b]** **your valuables** or their accessories are checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (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, voyage or trip);
- c]** the loss, theft or damage is to, or of, electronic data, software or any other intangible asset;
- d]** the loss, theft, or damage is to, or of, cash, bank notes, currency notes, cheques or negotiable instruments;
- e]** the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- f]** the loss, theft or damage is to, or of, watercraft of any type (other than surfboards);
- g]** the loss, theft or damage is to, or of, **snow sport equipment**;
- h]** the loss, theft or damage is to, or of, **valuables** left **unattended** in a motor vehicle at any time;
- i]** the **business items and/or personal goods** were left **unattended** in a motor vehicle, unless they were left in a **concealed storage compartment** of a locked motor vehicle;

- j]** the **business items and/or personal goods** have an electrical or mechanical breakdown;
- k]** **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, we will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover; or
- l]** the loss, theft or damage is to, or of, furniture, furnishings or household appliances.

Benefit 11 Luggage Delay Expenses

11.1 We will pay

We will reimburse **you** up to a maximum amount of \$500 per insured person if any items of **your business items and/or personal goods** are delayed, misdirected or misplaced by the **carrier** for more than 12 hours, and in **our** opinion it was necessary for **you** to purchase essential items of clothing or other personal items.

You must provide written proof from the **carrier** who was responsible for **your business items and/or personal goods** that they were delayed, misdirected or misplaced.

We will deduct any amount we pay **you** under this benefit for any subsequent claim for lost **business items and/or personal goods** (Benefit 10.1).

11.2 We will not pay

We will not pay if **you** are entitled to compensation from the bus line, air line, 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 12 Travel Delay Expenses

12.1 We will pay

We will reimburse the cost of **your reasonable** additional meals and accommodation expenses if a delay to **your journey**, for at least 6 hours, arises from circumstances outside **your** control.

At the end of the initial 6 hour period, we will pay up to:

- \$250 for a **cardholder**
- \$500 for a **cardholder** with **spouse** and/or **dependent children**.

In addition, we will pay the following amounts for each full 12 hour period that the delay continues beyond the initial 6 hour delay:

- \$150 for a **cardholder** to a maximum amount of \$400
- \$300 for a **cardholder** with **spouse** and/or **dependent children** to a maximum amount of \$800

12.2 We will not pay

We will not pay if a delay to **your journey arises** from any of the following reasons:

- a] the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent; or
- b] an act or threat of terrorism.

Nor will we pay if:

- c] **you** can claim **your** additional meals and accommodation expenses from anyone else.

Benefit 13 Alternative Transport Expenses

13.1 We will pay

We will pay **your reasonable** additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if **your** scheduled transport is cancelled, delayed, shortened or diverted and that means **you** would not arrive on time.

13.2 We will not pay

We will not pay:

- a] if the cancellation, delay, shortening or diversion of **your** scheduled transport **arises** from the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent; or
- b] if **your** claim **arises** from an act or threat of terrorism.

Benefit 14 Rental Vehicle Insurance Excess

What you are covered for

Cover is only provided under this benefit if **you** have purchased motor vehicle insurance or damage waiver from the rental company or agency **you** rented the **rental vehicle** from. 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.

This benefit only provides cover for the excess payable under the motor vehicle insurance or the liability fee payable under the damage waiver specified in **your** rental agreement up to the limit shown in 'Part B - Cover limits' on pages 46 & 47.

14.1 We will pay

- a] If, during **your period of cover**, a **rental vehicle you** have rented from a rental company or agency is:
 - involved in a motor vehicle **accident** while **you** are driving it; or
 - damaged or stolen while in **your** custody,then we will pay the lesser of:
 - the motor vehicle insurance excess or the liability fee **you** are required to pay under a damage waiver; or
 - property damage for which **you** are liable.

You must provide a copy of:

- **your rental vehicle** agreement;
 - an incident report that was completed;
 - 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.
- b] If **your** attending **medical adviser** 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**.

14.2 We will not pay

We will not pay a claim involving the theft or damage to **your rental vehicle** if the claim **arises** directly or indirectly from, or is in any way connected with, or is for:

- a] **you** using the **rental vehicle** in breach of the rental agreement;
- b] **you** using the **rental vehicle** without a licence for the purpose that **you** were using it; or
- c] administrative charges or fees of the rental company that are not a component of a motor vehicle insurance excess or liability fee.

Benefit 15 Hijack & Kidnap

15.1 We will pay

We will pay **you** \$250 per insured person for each continuous 24 hour period that **you** are held captive if **you** are hijacked or kidnapped during **your journey**.

Part 4 - Upgrade Policy Terms and Conditions

Applying for an Upgrade Policy

Once **your Upgrade Policy** has been confirmed and **you** have paid any additional **premium** which may apply, **Allianz Global Assistance** will confirm the details of **your Upgrade Policy** which will be shown on the **Certificate of Insurance** issued to **you**.

About your premium

You will be told the **premium** payable for **your** cover when **you** apply for an **Upgrade Policy**. In calculating the **premium**, we take into account a number of factors including **your** destination(s), length of **journey**, the number of persons and age of persons to be covered under the policy. The amount of any **excess** and cover for approved **pre-existing medical conditions** is also included in the calculation of **your premium**.

Your total **premium** reflects the amount we calculate to cover these factors as well as any relevant government charges, taxes or levies (such as stamp duty or GST) in relation to **your Upgrade Policy**. These amounts are included in the total amount payable by **you** as shown on **your Certificate of Insurance**.

Cooling-off period

Even after **you** have obtained **your Upgrade Policy**, **you** have cooling-off rights.

If **you** decide that **you** do not want **your** cover, **you** may cancel it within 14 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 or to exercise any other right under **your** cover.

After this period **you** can still cancel **your** cover but we will not refund any part of **your premium** if **you** do.

Duty of Disclosure

Before **you** enter into this insurance with us, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time **you** enter into a contract of insurance with us to that which applies when **you** vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your Duty of Disclosure when you enter into the contract with us for the first time

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, **you** must be honest and disclose to us anything that **you** know and that a reasonable person in the circumstances would include in answer to the questions.

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.

Your Duty of Disclosure when you vary, extend or reinstate the contract

When **you** vary, extend or reinstate the contract with us, **your** duty is to disclose to us every matter that **you** know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of business as an insurer, ought to know; or
- as to which compliance with **your** duty is waived by us.

Non-disclosure

If **you** fail to comply with **your** duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If **your** non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Part A - Important matters you should know

Who is eligible for an Upgrade Policy?

Subject to the following terms and conditions and the details contained in Part 1 of this **booklet** (“*General Information*”) on pages 6 to 36, all **Commonwealth Bank eligible credit card cardholders** are entitled to apply for an **Upgrade Policy** if they hold a current **Activated Policy**.

Part B - Upgrade options, benefits and limits

When a **cardholder** activates an **Activated Policy**, they can apply to include any of the following upgrade options in an **Upgrade Policy**.

These options may be applied for at the time of **Activation** or be added to an existing **Activated Policy**.

Please note that some options cannot be applied for if either of the following has occurred:

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

The options that a **cardholder** can choose and we agree to will be shown in the **Certificate of Insurance**. There is no cover for any option that is not shown in the **Certificate of Insurance**.

The **cardholder** will be required to pay any **premium** that applies to the options that are included in the **Upgrade Policy**.

Medical cover for persons aged 80 years or over

Please note this upgrade option cannot be applied for if:

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

The **International Travel Insurance** does not provide cover under the following benefits if **you** are aged 80 years or over either at the time **you** commence **your journey (Base Cover International Travel Insurance)** or activate an **Activated Policy** for this insurance cover:

Benefit 1 - Overseas Emergency Medical Assistance

Benefit 2 - Overseas Emergency Medical and Hospital Expenses

Benefit 4 - Cancellation Fees & Lost Deposits

*(where a claim is due to the death, **sickness** or **injury** of a **cardholder** or **spouse** aged 80 years or over at the time of **Activation**)*

Under this option we will cover **you** under the above benefits if **you** complete a medical assessment - the results of which are acceptable to us.

Please note we have the absolute right to accept or decline the application for an **Upgrade Policy**, or impose special conditions such as an additional **excess**.

If we decline the application to upgrade **your** cover, **you** will still be eligible for the other benefits provided by the **International Travel Insurance**, however, **you** will not be eligible for the cover provided under Benefits 1, 2 and 4 referred to above, and we will not pay any claims arising from, related to or associated with any **pre-existing medical conditions**.

Pre-existing medical conditions for persons aged 79 years and under

Please note this upgrade option cannot be applied for if:

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

Unless otherwise agreed, the **International Travel Insurance** only provides medical and **hospital** expenses cover for unforeseen emergency medical events which occur **overseas**. Cover is not provided for **pre-existing medical conditions**, unless they are a condition that we expressly agree to cover.

Please note that if **you** have a **pre-existing medical condition** and:

- a)** **you** do not apply for cover of that **pre-existing medical condition**; or
- b)** **you** apply for cover of that **pre-existing medical condition** and we do not agree to provide cover for that **pre-existing medical condition**; or
- c)** we agree to provide cover for that **pre-existing medical condition** and **you** do not pay any relevant additional **premium**,

we will not pay any claims arising from, related to or associated with **your pre-existing medical condition**. This means that **you** may have to pay for an **overseas** medical emergency which can be very expensive in some countries.

Conditions which are undiagnosed or awaiting specialist opinion

Please note that we are unable to offer any cover for any medical conditions that **you** were aware of, or a reasonable person in **your** circumstances should have been aware, or arising from signs or symptoms that **you** were aware of or a reasonable person in **your** circumstances should have been aware, at the time the **cardholder** activated the **Activated Policy**, 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 **International Travel Insurance**, and **you** may apply for cover for other **pre-existing medical conditions**, however, there will be no provision to claim under the **International Travel Insurance** for any claims arising from, related to or associated with any of the above.

Pre-existing medical conditions which may be covered with no additional premium payable

Cover under the **International Travel Insurance** may be provided for a **pre-existing medical condition** which is listed under ‘*Pre-existing medical conditions which are covered (some restrictions apply)*’ on pages 9 & 10 of Part 1 (“*General Information*”), provided that **you** have not been hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to either **your period of cover (Base Cover International Travel Insurance)** or **Activation**.

However, if **you** have been hospitalised (including day surgery or emergency department attendance), or **your pre-existing medical condition** does not meet the description as set out under 'Pre-existing medical conditions which are covered (some restrictions apply)' on pages 9 & 10, then we will require further information from **you** as outlined in 'How do I apply for cover for my pre-existing medical condition?' on page 63 to determine whether we can provide **you** with cover.

We do not require any further information if **your pre-existing medical condition** is listed under 'Pre-existing medical conditions which are covered (some restrictions apply)' on pages 9 & 10 and has not given rise to **your** hospitalisation (including day surgery or emergency department attendance) in the 24 months prior to either **your period of cover (Base Cover International Travel Insurance)** or **Activation**.

The conditions listed under 'Pre-existing medical conditions which are covered (some restrictions apply)' on pages 9 & 10 are available to **you** regardless of whether **you** elect not to pay the **premium** for cover of any approved **pre-existing medical condition** or had cover declined for **your pre-existing medical condition**.

Note that while **pre-existing medical conditions** not listed on pages 9 & 10 will require assessment, there are a range of medical conditions which may not result in any additional **premium** being payable.

How do I apply for cover for my pre-existing medical condition?

If **you** are 79 years of age or under, and think **you** have a **pre-existing medical condition** and would like cover for that **pre-existing medical condition**, please apply online or call us.

If **you** have any questions about **pre-existing medical conditions**, please call us.

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**.

If accepted, 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* shown in 'Part B - Benefit limits' on pages 46 & 47 of the **Activated Policy Terms and Conditions** by nominating the level of additional cover required from the options we make available.

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

Snow Pack

In addition to the cover provided under the **Base Cover International Travel Insurance** and an **Activated Policy** for **snow sport activities**, a **cardholder** can upgrade to include the benefits provided in the Snow Pack.

The maximum amount we will pay for all claims combined under each benefit is shown in the Table of Benefits below.

In addition to any exclusions which may apply to the following benefits, **you** must also check 'Policy exclusions - what is not covered' on pages 22 to 27 for other reasons why we will not pay.

Benefit		Gold / Diamond / Platinum	
		cardholder	cardholder + spouse and/or dependents
16.1*	Own Snow Sport Equipment	\$2,000	\$4,000
16.2	Snow Sport Equipment Hire	\$2,000	\$4,000
16.3	Snow Sport Pack	\$1,000	\$2,000
16.4*	Piste Closure	\$1,000	\$2,000
16.5	Bad Weather & Avalanche Closure	\$1,000	\$2,000

* sub-limits apply - refer to pages 64 to 67 for details of cover.

Benefit 16.1 Own Snow Sport Equipment

You only have this cover if the Snow Pack **Upgrade Policy** was purchased.

16.1.1 We will pay

- a] If, during **your journey**, **your snow sport equipment** is stolen, accidentally damaged or is permanently lost, 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;
 - the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
 - the original purchase price.

We have the option to repair or replace the **snow sport equipment** instead of paying **you**.

A pair or set of items, for example (but not limited to):

- a matched or unmatched set of skis or ski poles

are considered as only one item and the appropriate benefit limit will be applied.

- b] **Snow sport equipment** owned by **you** and left in a motor vehicle is only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made. The most we will pay is \$200 for each item, and \$1,000 in total for all stolen items.

16.1.2 We will not pay

To the extent permitted by law, we will not pay a claim in relation to **snow sport equipment** owned by **you** if:

- a] **you** do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. **You** must prove that **you** made such report by providing us with a written statement from whoever **you** reported it to;
- b] the loss, theft or damage is to, or of, **snow sport equipment** left behind in any hotel or motel room after **you** have checked out, or **snow sport equipment** left behind in any aircraft, ship, train, tram, taxi or bus;
- c] the **snow sport equipment** was being sent unaccompanied by **you** or under a freight contract;
- d] the loss or damage **arises** from any process of cleaning, repair or alteration;
- e] the loss or damage **arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f] the **snow sport equipment** was left **unattended** in a **public place**;
- g] the **snow sport equipment** was left **unattended** in a motor vehicle, unless it was left in a **concealed storage compartment** of a locked motor vehicle;
- h] the **snow sport equipment** was left overnight in a motor vehicle;
- i] **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, we will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover;
- j] the loss or damage is to, or of, **snow sport equipment** while it is in use; or
- k] the claim **arises** from the following:
ice skating, **off-piste** or **backcountry** activities, bobsleighing, snow rafting, para-penting, **heli-skiing**, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or any form of power-assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.

Benefit 16.2 Snow Sport Equipment Hire

You only have this cover if the Snow Pack **Upgrade Policy** was purchased.

16.2.1 We will pay

We will pay for the costs of hiring alternative **snow sport equipment** following:

- a] accidental loss, theft of, or damage to, **your snow sport equipment** for which a claim has been accepted by us under *Benefit 16.1 - Own Snow Sport Equipment*; or
- b] the misdirection or delay, for a period more than 24 hours, of **snow sport equipment** owned by **you**.

We will also reimburse the **snow sport equipment** hire insurance excess if **you** have chosen and paid for **snow sport equipment** hire cover from the hire company or agency and **you** are charged an excess following the loss of, or damage to the **snow sport equipment** hired by **you**.

Benefit 16.3 Snow Sport Pack

You only have this cover if the Snow Pack **Upgrade Policy** was purchased.

16.3.1 We will pay

If, as a result of **your injury** or **sickness** during **your journey**, **you** are unable to utilise the full duration of **your** pre-booked and pre-paid ski passes, **snow sport equipment** hire, tuition fees or lift passes, we will reimburse **you** the irrecoverable cost of the unused portion for each **insured person**.

You must obtain a medical certificate from **your** treating **medical adviser** in support of **your** claim for **your injury** or **sickness**.

16.3.2 We will not pay

We will not pay:

- a] for any claims **arising** from the following:
ice skating, **off-piste** or **backcountry** activities, bobsleighing, snow rafting, para-penting, **heli-skiing**, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or any form of power-assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing; or
- b] for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

Benefit 16.4 Piste Closure

You only have this cover if the Snow Pack **Upgrade Policy** was purchased.

16.4.1 We will pay

We will pay up to \$100 per 24 hour period for either:

- the cost of transport to the nearest resort; or
- the cost of additional ski passes,

if, as a result of not enough snow, bad weather or power failure during **your journey**, all lift systems in **your** pre-booked holiday resort are closed for more than 24 hours.

16.4.2 We will not pay

We will not pay:

- a] for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level; or
- b] for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

Benefit 16.5 Bad Weather & Avalanche Closure

You only have this cover if the Snow Pack **Upgrade Policy** was purchased.

16.5.1 We will pay

We will pay the **reasonable** extra travel and accommodation expenses that **you** need to pay 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.

16.5.2 We will not pay

To the extent permissible by law, we will not pay :

- a] unless **you** obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.

Nor will we pay:

- b] for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level; or
- c] for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

Cruise Pack

In addition to the cover provided under the **Base Cover International Travel Insurance** and an **Activated Policy** for cruising, a **cardholder** can upgrade to include the benefits provided in the Cruise Pack.

The maximum amount we will pay for all claims combined under each benefit is shown in the Table of Benefits below. I

n addition to any exclusions which may apply to the following benefits, **you** must also check '*Policy exclusions - what is not covered*' on pages 22 to 27 for other reasons why we will not pay.

Benefit	Gold / Diamond / Platinum		
	cardholder	cardholder + spouse and/or dependents	
17.1*	Cabin confinement	\$500	\$1,000
17.2	Pre-paid shore excursion cancellation	\$1,000	\$2,000
17.3	Formal cruise attire lost or damaged	\$1,000	\$2,000
17.4	Formal cruise attire delayed	\$250	\$500
17.5*	Marine Rescue Diversion	\$500	\$1,000

* *sub-limits apply - refer to pages 68 to 70 for details of cover.*

Benefit 17.1 Cabin Confinement

You only have this cover if the Cruise Pack **Upgrade Policy** was purchased.

17.1.1 We will pay

We will pay **you** \$50 for each period of 24 hours if, as a result of **injury** or **sickness** during **your journey**, **you** are confined to **your** cabin or the cruise vessel's **hospital**.

Benefit 17.2 Pre-Paid Shore Excursion Cancellation

You only have this cover if the Cruise Pack **Upgrade Policy** was purchased.

17.2.1 We will pay

We will pay for cancellation fees and lost deposits if **you** cannot participate in **your** pre-paid shore excursion(s) due to **your** confinement in **your** cabin or hospital bed in the cruise vessel's **hospital**.

Benefit 17.3 Formal Cruise Attire Lost or Damaged

You only have this cover if the Cruise Pack **Upgrade Policy** was purchased.

17.3.1 We will pay

If, during **your journey**, **your formal wear** is stolen, accidentally damaged or is permanently lost, 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;
- the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
- the original purchase price.

We have the option to repair or replace the **formal wear** instead of paying **you**.

A pair or set of items, for example (but not limited to):

- shoes, gloves, suit

are considered as only one item and the appropriate benefit limit will be applied.

17.3.2 We will not pay

To the extent permitted by law, we will not pay a claim in relation to **your formal wear** if:

- a]** **you** do not report the loss, theft or misplacement within 24 hours to the police or an office of the **carrier you** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **you** made such report by providing us with a written statement from whoever **you** reported it to;
- b]** the loss, theft or damage is to, or of, **formal wear** left behind in any hotel or motel room after **you** have checked out or cruise vessel cabin after **you** have disembarked, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- c]** the **formal wear** was being sent unaccompanied by **you** or under a freight contract;
- d]** the loss or damage **arises** from any process of cleaning, repair or alteration;
- e]** the loss or damage **arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f]** the **formal wear** was left **unattended** in a **public place**; or
- g]** **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, we will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover.

Benefit 17.4 Formal Cruise Attire Delayed

You only have this cover if the Cruise Pack **Upgrade Policy** was purchased.

17.4.1 We will pay

We will reimburse **you your reasonable** expenses if **your formal wear** is delayed, misdirected or misplaced while on the outward portion of **your journey** for over 12 hours from the time **you** boarded the cruise vessel, and it is necessary to purchase or hire replacement **formal wear**.

17.4.2 We will not pay

We will not pay 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

You only have this cover if the Cruise Pack **Upgrade Policy** was purchased.

17.5.1 We will pay

We will pay **you** \$100 for each day, up to a maximum of 5 days, if during **your journey**, **your** cruise vessel diverts from its scheduled course in order to affect a marine rescue in accordance with obligations under international conventions governing the Law of the Sea, and Search and Rescue.

17.5.2 We will not pay

We will not pay if **your** cruise vessel diverts from its scheduled course for any reason other than to affect a marine rescue.

Part 5 - Base Cover Other Insurances Terms and Conditions

These **Base Cover Other Insurances Terms and Conditions** incorporate Part 1 of this **booklet** ("*General Information*") and must be read in conjunction with that Part.

These insurance covers are subject to the terms, conditions, limitations and exclusions set out in these **Base Cover Other Insurances Terms and Conditions**, including Part 1 of this **booklet** ("*General Information*").

Purchase Security Insurance

Purchase Security Insurance is a cover available to all **Commonwealth Bank eligible credit card cardholders**, subject to the following terms and conditions and the details contained in Part 1 of this **booklet** ("*General Information*").

This cover provides ninety (90) consecutive days of insurance against loss, theft or damage over a wide range of new **business items/personal goods** purchased anywhere in the world, provided the purchase is charged to the **cardholder's eligible credit card account** or the **business items/personal goods** are directly purchased by redeeming **Commonwealth Awards** points.

However, please refer to the '*Safety of your belongings*' section on page 31 of this **booklet** to ensure **you** understand **your** responsibility to protect **your business items/personal goods**.

Terms and conditions

1. This cover provides automatic insurance protection for **business items/personal goods** when their purchase is charged to an **eligible credit card** or the purchase is a direct redemption of **Commonwealth Awards** points, unless the **business items/personal goods** and/or claims are excluded by the policy's terms and conditions, or the **cardholder** fails to comply with the Claims Procedures. For the avoidance of doubt, **business items/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 **business items/personal goods** as a gift from a **cardholder** who has purchased the **business items/personal goods** in accordance with point 1 above. For the purpose of this cover, these persons are also referred to as **cardholders**.

3. The **business items/personal goods** are insured anywhere in the world for ninety (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/personal goods**.
4. Our liability for claims made pursuant to this policy shall not exceed:
 - the actual amount charged to the **cardholder's eligible credit card account** to purchase the **business items/personal goods**; or
 - the market value of the **business items/personal goods** purchased through the redemption of **Commonwealth Awards** points; or
 - in respect of **jewellery**, watches and fine arts, the limit is:
 - A\$3,000 for personal Gold, business Gold and business Platinum **cardholders**, and
 - A\$10,000 for personal Diamond and personal Platinum **cardholders**; or
 - in any 12 month period the sum of:
 - A\$6,000 for business Gold and business Platinum **cardholders**,
 - A\$125,000 for personal Gold **cardholders**, and
 - A\$200,000 for personal Diamond and personal Platinum **cardholders**in respect of any one **eligible credit card account**.

Extended Warranty Insurance

Extended Warranty Insurance is a cover available to all **Commonwealth Bank eligible credit card cardholders**, subject to the following terms and conditions and the details contained in Part 1 of this **booklet** (“*General Information*”).

The purpose of the cover is to extend the manufacturer’s expressed **Australian warranty** on **business items/personal goods**, provided the purchase is charged to the **cardholder’s eligible credit card account** or is purchased by redeeming **Commonwealth Awards** points directly for the **business items/personal goods**.

All **business items/personal goods** come with guarantees from the seller and the manufacturer that cannot be excluded under the **Australian Consumer Law**. **You** are entitled to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. **You** are also 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 Insurance** does not change or take away **your** rights under the **Australian Consumer Law**. **Your** right to claim under this cover is in addition to other rights and remedies **you** have under the law in relation to **your business items/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 insurance in respect of the purchase of **business items/personal goods** comes into effect at the end of the **Australian warranty** period that applies to those **business items/personal goods** and covers the cost to repair or replace the **business items/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 five years.
For example:
3. Only **covered breakdowns** are eligible for this extended warranty.

Australian warranty period	Extended 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

4. Our liability for claims made pursuant to this cover shall not exceed:
 - the actual **Australian** dollar purchase price of the **business items/personal goods** charged to the **eligible credit card account**;
 - the market value of the **business items/personal goods** purchased through the redemption of **Commonwealth Awards** points; and
 - in any 12 month period, the sum of:
 - A\$6,000 for business Gold and business Platinum **cardholders**,
 - A\$10,000 for personal Gold **cardholders**, and
 - A\$20,000 for personal Diamond and personal Platinum **cardholders**in respect of any one **eligible credit card account**.
5. **You** must take all reasonable care to protect and maintain the **business items/personal goods** insured under this cover.
6. 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/personal goods** which have broken down, or are defective. **You** must also retain the **business items/personal goods** or parts for our inspection.
7. Only **covered breakdowns** are eligible for this extended warranty.
8. Our liability for claims made pursuant to this cover shall not exceed:
 - the actual **Australian** dollar purchase price of the **business items/personal goods** charged to the **eligible credit card account**;
 - the market value of the **business items/personal goods** purchased through the redemption of **Commonwealth Awards** points; and
 - in any 12 month period, the sum of:
 - A\$6,000 for business Gold and business Platinum **cardholders**,
 - A\$10,000 for personal Gold **cardholders**, and
 - A\$20,000 for personal Diamond and personal Platinum **cardholders**in respect of any one **eligible credit card account**.
9. **You** must take all reasonable care to protect and maintain the **business items/personal goods** insured under this cover.
10. 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/personal goods** which have broken down, or are defective. **You** must also retain the **business items/personal goods** or parts for our inspection.

Interstate Flight Inconvenience Insurance

Interstate Flight Inconvenience Insurance is a cover available to **Commonwealth Bank** personal Diamond, personal Platinum and business Platinum **cardholders**, subject to the following terms and conditions and the details contained in Part 1 of this **booklet** ("*General Information*").

It covers the **cardholder** during interstate travel provided the **cardholder** charges the entire cost of their return **interstate flight** (but not taxes, or airport or travel agent's charges) to their **eligible credit card account**.

Interstate Flight Inconvenience Insurance is not available to Norfolk Island Residents.

This cover extends to the personal Diamond or personal Platinum **cardholder's spouse** and/or **dependent children** provided they are travelling with the personal Diamond or personal Platinum **cardholder** and the entire cost of their return **interstate flights** (but not taxes, or airport or travel agent's charges) was also charged to the personal Diamond or personal Platinum **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** fare has been charged to the Diamond or Platinum **cardholder's eligible credit card account**. This cover ceases for Benefit 4 '*Cancellation of domestic travel arrangements*' when **you** commence **your interstate flight**.

For all other benefits under this **Interstate Flight Inconvenience Insurance**, 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.

and cover ceases when the first of the following occurs:

- 7 days after the departure date shown on the business Platinum **cardholder's** (14 days for personal Diamond or personal Platinum **cardholders**) return **interstate flight** ticket; or
- when **you** cancel **your interstate flight** ticket; or
- when **you** return to **your home** if **you** travel directly to that **home** from the airport shown on **your return interstate flight** ticket.

This cover, however, is not designed to provide travel insurance benefits as prescribed under the Insurance Contract Act 1984.

Benefits

1. Delays

Flight delay

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

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 A\$150 per person to the **cardholder's eligible credit card account** for essential clothing and toiletries, up to a total of A\$450.

2. Loss of or damage to business items/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**. However, please refer to the '*Safety of your belongings*' section on page 31 to ensure **you** understand **your** responsibility to protect **your** belongings.

We will pay up to a value of A\$750 for each item to a maximum of A\$1,500 in total per trip.

3. Funeral expenses as a result of accidental death

If, while on an interstate travel and while this cover is in force **you** die as a result of **injuries** caused accidentally, directly and solely by a sudden physical force (but not illness or disease), we will pay for **funeral expenses** up to A\$2,500 per person to a maximum of A\$7,000.

4. Cancellation of domestic travel arrangements

Under this benefit, we cover **you** for **your** cancelled arrangements, and additional expenses associated with the cancellation, to a maximum of A\$3,000 if travel arrangements **you** have paid for are cancelled for any of the following reasons, provided the entire cost of **your return interstate flight** fares has already been charged to the **cardholder's eligible credit card account**:

- **you**, **your travel companion** or a **relative** unexpectedly:
 - die(s);
 - is/are seriously **injured**; or
 - become(s) seriously ill;

We will need to see a medical advice written by a **medical adviser** regarding any of the above events, and be satisfied that the expenses involved are **reasonable** in amount and reasonably necessary.

- **you** or **your travel companion's** normal residence in **Australia** is totally destroyed but not as an act of terrorism;
- **you** or **your travel companion** are quarantined;
- **you** or **your travel companion** are subpoenaed to attend court in **Australia**;
- **your** arranged travel is cancelled or delayed by the **carrier** because of an unexpected **natural disaster** or the malfunction of the aircraft; or
- **you** are unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

Transit Accident Insurance

Transit Accident Insurance is a cover available to **Commonwealth Bank** personal Diamond, personal Platinum and business Platinum **cardholders** travelling internationally, subject to the following terms and conditions and the details contained in Part 1 of this **booklet** ("*General Information*").

It provides certain accidental death and **injury** cover for **cardholders** who sustain an **injury** while riding as a passenger in (not as a pilot, driver or crew member), or boarding or alighting (being when **you** physically get on or off) a plane, bus, train or ferry as outlined in this cover.

This cover is available on **trips** where prior to the **trip**, the entire payment for the **trip** was charged to the **cardholder's eligible credit card account**. In certain circumstances the benefits also extend to the **cardholder's spouse** and/or **dependent children**, provided they are travelling with the **cardholder** and before the **trip**, the payment for their **trip** was also charged to the **cardholder's eligible credit card account**.

The insurance provided, however, does not include benefits as prescribed under the Insurance Contract Act 1984.

The benefits listed under the Schedule of Benefits on page 78 will be paid if, while outside **Australia**, the **cardholder** and/or the **cardholder's spouse** and/or **dependent children** suffer a loss as a result of an **injury** suffered under the circumstances specified as follows:

1. the **injury** is sustained on a **trip** while **you** are riding as a passenger in (not as a pilot, driver or crew member) or boarding or alighting (being when **you** physically get on or off) the plane, bus, train or ferry.
2. the **injury** is sustained while **you** are riding as a passenger in (not as a pilot, driver or crew member), a licensed taxi, bus, hire vehicle or other conveyance pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided **you** are travelling directly to or from an airport, bus depot, railway station or dock, immediately preceding or following the scheduled **trip**.
3. when, by reason of an **accident** specified in points 1 or 2 above, **you** are unavoidably exposed to the elements and, as a result of such exposure, suffer an **injury** for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this cover.
4. if **your** body has not been found within one year of the date of **your** disappearance arising out of an **accident** which would give rise to a loss as specified in points 1, 2 or 3 above, it will be presumed that **you** died as a result of **injury** caused by the **accident** at the time of **your** disappearance.
5. a benefit payable under this cover will be paid to the **injured** person or, in the event of **your** death the benefit will be paid to **your** legal representative.

When an **accident** results in any of the following **injuries** within one year after the date of the **accident**, we will pay the benefit amount shown in the Schedule of Benefits according to the **injury**.

If **you** sustain more than one **injury** resulting from one **accident**, only the Benefit Amount for the greater **injury** will be paid.

Schedule of Benefits

Injury	Benefit Amount (A\$)		
	Cardholder	Spouse	Child
Loss of life	\$1,000,000	\$150,000	\$100,000
Both hands or both feet	\$500,000	\$150,000	\$100,000
One hand and one foot	\$500,000	\$150,000	\$100,000
The entire sight of both eyes	\$500,000	\$150,000	\$100,000
The entire sight of one eye and one hand or one foot	\$500,000	\$150,000	\$100,000
One hand or one foot	\$250,000	\$100,000	\$75,000
The entire sight of one eye	\$250,000	\$100,000	\$75,000

Please note that **injury** with reference to hand or foot means:

- complete severance through or above the wrist for the hand, or
 - complete severance through or above the ankle joint for the foot
- and, as used with reference to an eye, means permanent, irrecoverable loss of the entire sight of the eye.

Limits on what we pay

The most we will pay in claims under this **Transit Accident Insurance** cover that result from the one incident (e.g. a bus crash) is A\$1,300,000. This is regardless of the number of persons eligible for cover who are involved in the incident.

This means that if, as a result of one incident, a number of **cardholders**, **spouses** and **dependent children** were **injured**, we would pay each on a proportional basis (using the Schedule of Benefits above) up to a total of A\$1,300,000. Transit Accident Insurance (cont.)

Sales, claims and general enquiries

Phone: +61 7 3377 3988 - select from available options

Phone: 1800 837 177 (within Australia)

24 hour Emergency Assistance

Allianz Global Assistance

Phone: +61 7 3305 7499 (reverse charge from overseas)

Phone: 1800 010 075 (within Australia)

This insurance is issued and managed by

AWP Australia Pty Ltd

trading as Allianz Global Assistance

ABN 52 097 227 177

AFS Licence No. 245631

74 High Street, Toowong QLD 4066

The Product Issuer of this insurance is

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence No. 234708

2 Market Street, Sydney NSW 2000

Allianz 

Global Assistance

CBAACC 0317