

Orange One Platinum Visa Credit Card

Complimentary Insurance Terms & Conditions

for insured events occurring on
or after 1 November 2018

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In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in Australia at any time on +617 3305 7499 (reverse charge).

You do not have to tell **us** that **you** will be travelling.

Provided **you** are eligible and comply with the terms and conditions of covers outlined in this booklet **you** are covered by this complimentary insurance.

ING Bank (Australia) Limited ABN 24 000 893 292 AFSL 229823 (ING) does not underwrite the covers contained in this booklet.

ING has entered into an agreement for the benefit of its specified **cardholders**.

This insurance is issued and managed by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as **Allianz Global Assistance**, 74 High Street, Toowong, QLD 4066 under a binder from the underwriter Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000.

About the complimentary cover provided.

Introduction

This booklet describes the complimentary insurance benefits provided by **Allianz**, which are available to **ING card cardholders**. Cover applies to events occurring on or after 1 November, 2018. **You** are not covered for events occurring after termination of, or expiry of the period of insurance specified in, the Group Policy. **ING** will advise **you** of any replacement cover.

These covers are available under a Group Policy issued to ING Bank (Australia) Limited ABN 24 000 893 292 AFSL 229823, of 60 Margaret Street, Sydney, NSW 2000 (**ING**) by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 310 Ann Street, Brisbane, QLD 4000 (**Allianz Global Assistance**) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (**Allianz**). For general enquiries call **Allianz Global Assistance** who issues and manages the Group Policy on behalf of **Allianz**.

There is no obligation to accept any of these benefits. However, if a **cardholder** wishes to claim any of these benefits, they will be bound by the definitions, terms, conditions, exclusions and claims procedures contained in this booklet.

PLEASE READ THIS BOOKLET CAREFULLY AND KEEP IT IN A SAFE PLACE. Also please keep detailed particulars and proof of any loss including the sales receipts and **ING card account** statements showing any purchases.

ING is not the issuer (insurer) of this cover

ING is not the product issuer (insurer) of these covers and neither it nor any of its related corporations guarantee any of the benefits under these covers.

These benefits are provided at no additional cost to the **cardholder** and **ING** does not receive any commission or remuneration in relation to these covers.

Neither **ING** nor any of its related corporations are Authorised Representatives of **Allianz**, **Allianz Global Assistance** or their related companies.

Termination of this cover

ING or **Allianz** may terminate any one or all of the covers described in this booklet, and if so **ING** will notify **accountholders** of the termination or change in writing. The existing cover will only apply to events occurring before the date of change or termination. No cover is provided for claims events occurring after the date of termination. **ING** will provide **accountholders** with details of any replacement cover.

Other insurance

The cover described in this booklet is provided for **your** benefit under a Group Policy entered into between **Allianz** and **ING**. **ING** is the policy owner. When eligible, **you** have the benefit of cover as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (*Cth*).

If **you** are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a comprehensive travel insurance policy for **your overseas journey**), in respect of the same loss as **your** claim under this Group Policy, then, subject to the provisions of the Insurance Contracts Act 1984 (*Cth*) **Allianz** is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover under this Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

If **you** make a claim under another insurance policy and **you** are not paid the full amount of the claim, then, subject to the provisions of the Insurance Contracts Act 1984 (*Cth*), the cover provided to **you** under the Group Policy will make up the difference, to the extent of cover that applies, in accordance with the terms and conditions contained in this section.

We may seek contribution from **your** other insurer. **You** must give **us** any information that **we** reasonably require to help **us** make a claim from the other insurer.

Limitation of cover

Notwithstanding any other terms, **we** will not provide cover nor will **we** 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.

Privacy

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance', and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information.

We usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide.

For example, **your** personal information may be collected from **your** family members and travelling companions, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover. **We** are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

We use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary.

We may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law. **We** do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, **overseas** data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that **we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other

means with promotional material and offers of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**. Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** – see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice. **You** may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate. **You** may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 218, Sydney, NSW 2601 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at www.allianz-assistance.com.au and click on the Privacy & Security link.

If **you** do not agree with the matters set out in **our** privacy policy or will not provide **us** with the personal information **we** request, **we** may not be able to provide **you** with **our** products or services including the assessment and payment of any claims. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why.

Definition & interpretation of words used in this booklet

Headings are for information only and do not affect interpretation.

The following key words have special meaning in this booklet and the Group Policy and are highlighted in bold font. The use of defined words in the singular includes the plural and vice versa.

“accident/accidental/accidentally” means an unexpected event caused by something external and visible.

“accountholder” means an **ING** customer, being an individual, business entity or company, who has entered into a **card account** with **ING** and in whose name the **card account** was opened. The accountholder is the individual, business entity or company that has contractual obligations with **ING** under the **card account**.

“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.

“card” means a current and valid Orange One Platinum Visa Credit Card issued by **ING**. This includes secondary/additional cards.

“card account” means:

- a current and valid **ING card** facility provided by **ING** to which purchases made by **cardholders** on a **ING card** are charged; or
- the primary account linked to a **ING card** when a purchase is routed by any electronic funds transfer facility.

“cardholder” means a person who has permanent residency in Australia (including holders of a visa issued under the *Migration Act 1958 (Cth)* which entitles the holder of the visa to residency) and to whom **ING** has issued an **ING card**.

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

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

“**covered item**” means all personal property acquired for domestic or household use or consumption, but does not include:

- animals or plant life;
- boats, automobiles, motorboats, **motorcycles**, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
- computer software and other non-tangible items;
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- items acquired for the purpose of sale or trade;
- items of contraband;
- items purchased for a price of more than \$10,000;
- manuscripts and books of account;
- real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate; or
- second-hand items including works of art and antiques;

“**dangerous activities**” means **you** exposing **yourself** to danger during **your journey** and includes but is not limited to activities such as:

- scuba diving unless **you** hold an open water diving license or are diving with a qualified and registered diving instructor;
- mountaineering or rock climbing, racing of any sort (other than amateur racing on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang gliding, base jumping, bungy jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, snow skiing or snow boarding other than on groomed slopes, snow mobiling or any other similar activity; or
- participation in any kind of **professional sport**.

“**dependant**” means **your** children or grandchildren, not in full-time employment who are aged 24 years or under at the time eligibility for cover is met.

“**epidemic**” means a sudden development and rapid spreading of a contagious disease in a region where it developed in an endemic state or within a previously unscathed community.

“**excess**” means the deduction **we** will make from the amount otherwise payable for each claimable incident or event.

“**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. It does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the treatment of alcoholism, drug addiction or substance addiction.

“**ING**” means ING Bank (Australia) Limited
ABN 24 000 893 292 AFSL 229823.

“**injure**” or “**injured**” or “**injury**” means bodily injury caused solely and directly by violent, **accidental** means which happens at a definite time and place during **your** period of cover and does not result from any illness, **sickness** or disease.

“**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.

“**journey**” means travel which begins when **you** leave **home** or **your** place of business to commence **your** travel and ends when **you** arrive back **home** or at a **hospital** or nursing home in Australia (if **you** are evacuated or repatriated), whichever happens earlier.

“**medical adviser**” means a doctor, a clinical psychologist or a dentist, who is not **you**, **your travelling companion** or a **relative** or an employee of **you**, **your travelling companion** or a **relative**, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.

“**medical expenses**” means **reasonable** expenses incurred for:

- medical, paramedical or surgical treatment and other treatment given or prescribed by a **medical adviser**; or
- ambulance or **hospital** charges; or
- dental treatment arising as a result of an **injury**; or
- emergency dental charges up to the limit specified in *Part C - Table of benefits, Section 1.2 Overseas Emergency Medical - Emergency Dental Expenses*. This does not include dental treatment for deterioration, decay or normal wear and tear to teeth; or
- expenses for **your** medical transfer or evacuation to the nearest **hospital** for emergency medical treatment or to be brought back to **your home** with appropriate medical supervision.

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

“**motorcycle**” means any two-wheeled or three-wheeled motor vehicle.

“**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.

“**overseas**” means outside of Australia or while travelling on a foreign registered vessel in Australian territorial waters.

“**overseas travel ticket**” means a ticket from Australia to an **overseas** destination and return to Australia.

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

“**pre-existing medical condition**” means any condition, including but not limited to **mental illness**, anxiety, alcoholism, drug addiction, substance addiction or pregnancy and/or any **chronic** or ongoing medical, mental or dental condition, which **you** or a reasonable person in **your** circumstances should have been aware of, or should have become aware of, or for which investigation, treatment or advice has been sought or received, or medication prescribed or taken:

- at any time before **you** obtained **your overseas travel ticket**; or
- any complication arising from any such condition outlined above, except that any unexpected and unforeseen complication arising from **your** pre-existing pregnancy is not considered to be a pre-existing medical condition.

“**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.

“**quad bike**” means a motorised designed to travel on four (4) or more wheels, having a seat straddled by the operator and handle bars for steering control.

“**reasonable**” means:

- for **medical expenses**, the standard level given in the country **you** are in not exceeding the level **you** would normally receive in Australia;
- for other covered expenses, a level comparable to those **you** have booked for the rest of **your journey**.

“**Reciprocal Health Care 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 Health Care Agreements with Australia*).

“**redundant**” or “**redundancy**” means loss of paid full time employment (except voluntary redundancy), after a continuous working period of two (2) years with the same employer.

“**relative**” means:

- spouse;
- parent, parent-in-law, step parent, guardian;
- grandparent;
- foster child, grandchild, step child, ward;

- brother, brother-in-law, sister, sister-in-law, half brother, half sister;
- daughter, daughter-in-law, son, son-in-law; or
- fiancée, fiancée.

“**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.

“**sick**” or “**sickness**” means a medical condition (including a **mental illness**), not being an **injury**, the signs or symptoms of which first occur or manifest during **your** period of cover.

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

“**spouse**” means a partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** starts.

“**transaction card**” means a debit card, credit card or travel money card.

“**travelling companion**” means a person with whom **you** made arrangements before the **journey** began, to travel with **you** for at least 75% of the period of cover provided for **your journey**.

“**unlimited**” means the amount necessary to reimburse **you** for **your** insured loss.

“**unsupervised**” means means leaving **your covered items** or **valuables**:

- a] with a person who is not a **travelling companion** or who is not a **relative**; or
- b] with a person who is a **travelling companion** or who is a **relative** but who fails to keep **your covered items** or **valuables** under close supervision; or
- c] where they can be taken without **your** knowledge; or
- d] at such a distance from **you** that **you** are unable to prevent them being taken; and

includes forgetting or misplacing items of **your covered items** or **valuables**, leaving them behind or walking away from them.

“**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, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

“**we**”, “**our**”, “**us**” means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as **Allianz Global Assistance**.

“**you**”, “**your**”, “**yourself**” means **cardholder**, **spouse** or **dependants** if they are eligible to obtain cover except in the definition of **pre-existing medical condition** where **you** or **your** means **cardholder**, **spouse**, **dependant**, **relative**, **travelling companion** or any other person.

Part A - Eligibility & Activation of cover

International Travel Insurance

Who is eligible?

A **cardholder**, their **spouse** and their **dependants** become eligible for this *International Travel Insurance* when before travelling **overseas** they obtain their **overseas travel ticket(s)** and accommodation for the **journey** (not including taxes or airport or travel agent charges) by charging at least \$500 of the total cost of each eligible person's **overseas travel ticket(s)** and accommodation (not including taxes or airport or travel agent charges) to the **accountholder's card account**.

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant** under the age of two years as at the date the **journey** commences is eligible for this *International Travel Insurance* provided the **dependant** is travelling with the **cardholder** on the same itinerary for the entire **journey**.

No cover is provided for **dependants** born on **your journey**.

When a **cardholder**, **spouse** and **dependant** are travelling together only one eligible person can claim the benefits payable to a **cardholder**. The other eligible persons may only claim as a **spouse** or **dependant**.

Part B - Period of cover

International Travel Insurance

The period of cover provided for each **journey** is forty (40) consecutive days if **you** have a **return overseas travel ticket** (which **you** use to leave Australia), and cannot be extended by **you**.

The period of cover provided under *Section 2.1 Cancellation* begins on the date **you** become eligible for cover by meeting the criteria set out in *Part A - Eligibility & Activation of Cover* under the heading *International Travel Insurance*.

Provided **you** meet the eligibility criteria set out in *Part A - Eligibility & Activation of Cover*, the period of cover provided for all other insured events commences when **you** leave **your home** to start **your journey** or on the departure date shown on **your overseas travel ticket**, whichever occurs later.

Cover under all sections ends when the first of the following occurs:

- when **you** return to **your home**; or
- at midnight on the date when **you** are due to return to **your home** as shown on **your return overseas travel ticket**;
- forty (40) consecutive days after the date of departure shown on **your return overseas travel tickets**; or
- when **you** cancel **your return overseas travel ticket**; or

If **you** have a **return overseas travel ticket** and **your** return to Australia is delayed because of a covered event, or because **your** scheduled means of transport is delayed for reasons beyond **your** control, **your journey** will automatically be extended for up to four (4) consecutive weeks or until **you** return to **your home**, whichever happens first.

For the avoidance of doubt, **you** are only covered if **you** travel directly to **your home** from the air or sea terminal where **you** landed in Australia and will not be covered for any divergence, delay or indirect route **you** elect to take.

Part C - Table of Benefits

The covers available are outlined in *Part E, The cover we provide* and are subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Please read the entire booklet to ensure that the covers and benefits meet **your** requirements.

If **you** need advice in respect of **your** particular circumstances or needs please consult an appropriately licensed insurance adviser.

International Travel Insurance

The table below sets out the maximum limits of what **we** will pay under each section of *International Travel Insurance*.

Benefit	Limit
1.1 Overseas Emergency Assistance	Unlimited
1.2 Overseas Emergency Medical <i>1.2.1 c] Emergency Dental Expenses</i>	Unlimited, except: <ul style="list-style-type: none"> Expenses for dental treatment for the relief of sudden and acute pain to sound and natural teeth limited to \$1,500 in total.
1.3 Accidental Death	\$25,000 for a cardholder or spouse with a combined limit of \$25,000.
1.4 Repatriation of remains	\$10,000 per person.
2.1 Cancellation & 3.1 Additional Expenses <i>3.1.1 g] Resumption of trip following death of a relative provided cause not pre-existing medical condition</i>	\$10,000 for all claims combined including: <ul style="list-style-type: none"> maximum of \$5,000 for a cardholder travelling alone or with their spouse and/or dependants for all claims combined.

Benefit	Limit
<i>3.1.1 h] Return home on death or hospitalisation of a relative suffering from a pre-existing medical condition</i>	maximum of \$1,000 for a cardholder travelling alone or with their spouse and/or dependants .
3.2 Travel Delay	\$500 for a cardholder travelling alone or with their spouse and/or dependants .
4.1 Covered items & Valuables <i>4.1.1 a] Cameras, associated equipment & accessories</i> <i>4.1.1 a] Laptops, computers & accessories</i> <i>4.1.1 a] All other items</i> <i>4.1.1 b] Unattended in concealed storage compartment of locked vehicle during daylight hours</i>	\$10,000 for a cardholder travelling alone or with their spouse and/or dependants for all claims combined, subject to the below item sub-limits. <ul style="list-style-type: none"> cameras and associated equipment/accessories <ul style="list-style-type: none"> \$2,000 per camera. laptops, computers and associated equipment/accessories <ul style="list-style-type: none"> \$2,000 in total baggage, clothing and valuables <ul style="list-style-type: none"> \$750 per item. <p>Notwithstanding the above limits, the most we will pay for belongings left unattended in a concealed storage compartment of a locked vehicle during daylight hours is \$200 per article to a maximum of \$2,000 per event.</p>
5.1 Rental Vehicle Excess <i>5.1.1 b] Return of rental vehicle</i>	Limited to \$2,250 for all claims combined. \$500 in total for all claims combined.
6.1 Personal Liability	Limited to \$2,250,000 for all claims combined.

Part D - Excesses & General exclusions

Excesses - What you contribute to a claim

You must pay the following **excess** amounts for each claim made under the following covers even if a number of claims are submitted on the one claim form. However if **you** make more than one claim as the result of a single event, the highest **excess** will apply but will only apply once.

COVER TYPE	BENEFIT	EXCESS
International Travel Insurance		
	1.2 Medical Expenses	\$400
	2.1 Cancellation	\$400
	3.1 Additional Expenses	\$400
	4.1 Luggage	\$400

General Exclusions

The exclusions below set out what is not covered.

You should also read each section as they contain specific exclusions that may also apply.

To the extent permitted by law **we** do not cover **you** for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

1. any **pre-existing medical condition** of any person including **you**, **your travelling companion** or a **relative** except as provided under sub-section 2.1.1 d], and sub-section 3.1.1. h];
2. any signs or symptoms that **you** were aware of, or a reasonable person in **your** circumstances would have been aware of, before cover commenced, but:
 - a] **you** had not yet sought a medical opinion regarding the cause; or
 - b] **you** were currently under investigation to define a diagnosis; or
 - c] **you** were awaiting specialist opinion;

3. travel booked or undertaken by **you** against the advice of any **medical adviser**;
4. elective surgery, or treatment received by **you** or **your travelling companion** during **your journey**;
5. a consequence of complications from medical, surgical or dental procedures or treatments received by **you** or **your travelling companion** during **your journey** that are not for an **injury** or **sickness** that would otherwise be covered;
6. travel undertaken after a **medical adviser** informs **you** that **you** are terminally ill;
7. the death, illness or **sickness** or for any other reason, of persons living outside of Australia or New Zealand;
8. **your** suicide or **your** attempted suicide or **your** intentional self harm;
9. **you** being under the influence of any intoxicating liquor, substance or drug except a drug prescribed to **you** by a **medical adviser**, and taken in accordance with their instructions;
10. multiple pregnancy, regular ante natal care, childbirth at any gestation, care of a newborn child or any expenses arising after the end of the 23rd week of **your** pregnancy (the 23rd week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by your obstetrician);
11. **your** hospitalisation or confinement to a clinic where **you** are being treated for addiction to drugs, substances or alcohol, or are using it as a nursing, convalescent or rehabilitation place;
12. a therapeutic or illicit drug, substance or alcohol addiction suffered by **you** or by any other person;
13. a sexually transmitted disease or virus suffered by **you**;
14. the death, **injury** or **illness** of any person aged eighty five (85) years or over regardless of the country in which they may live;
15. any **dangerous activities** or **your** exposure of **yourself** to danger unless in an attempt to preserve **your** life or the life of another person;
16. **you** driving a motor vehicle without a current Australian drivers licence or drivers licence valid for the country **you** are driving in. This applies even if **you** are not required by law to hold a licence in the country **you** are driving in; or

- **you** 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;
 - **you** riding or travelling as a passenger on a **motorcycle** with an engine capacity greater than 250cc;
 - **you** travelling as a passenger on a **motorcycle**, that is in 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;
 - **you** riding, or travelling as a passenger, on a **motorcycle** without wearing a helmet;
 - **you** riding, or travelling as a passenger, on a **quad bike** or all terrain vehicle;
17. travel in any air supported device other than as a passenger in:
 - a fully licensed aircraft operated by an airline or charter company; or
 - a regulated or licensed hot air balloon;
 18. **your** breach of any government prohibition or regulation, including visa requirements, or intentionally act illegally;
 19. errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents;
 20. any actual or likely **epidemic** or **pandemic** or threat of an **epidemic** or **pandemic**;
 21. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
 22. nuclear reaction or contamination from nuclear weapons or radioactivity;
 23. 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;
 24. **you** failing to follow advice or act upon a warning:
 - from any government; or
 - from any official body; or
 - broadcast or published in mass media
 25. consequential loss of any kind including loss of enjoyment ;
 26. something which **you** were aware of, or a reasonable person in **your** circumstances would have been aware of, at the time **you** became eligible for cover that would give rise to **you** making a claim;
 27. **you** not doing everything **you** can to reduce **your** loss as much as possible;
 28. a loss which is 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;
 29. a payment for any event which would violate any applicable trade or economic sanctions, law or regulation.

Part E - The cover we provide

International Travel Insurance

Pre-existing medical conditions

Please ensure that **you** read the definition of **pre-existing medical condition** in the section headed *Definition and interpretation of words used in this booklet*.

No cover is provided for any child born on the **journey**.

This 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 headed *PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY)*.

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, except under sections *1.1.1 a]* and *1.1.1 b]*.

PRE-EXISTING MEDICAL CONDITIONS THAT 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 the **date of issue**.

Conditions

1. acne;
2. bunions;
3. carpal tunnel syndrome;
4. cataracts;
5. cleft palate;

6. cochlear implant;
7. coeliac disease;
8. congenital adrenal hyperplasia;
9. congenital blindness;
10. congenital deafness;
11. conjunctivitis;
12. dengue fever;
13. dry eye syndrome;
14. Dupuytren's contracture;
15. eczema;
16. gastric reflux (GORD);
17. glaucoma;
18. gout;
19. hay fever;
20. hormone replacement therapy;
21. hypothyroidism, including Hashimoto's disease;
22. lipoma;
23. macular degeneration;
24. Meniere's disease;
25. rhinitis;
26. rosacea;
27. sinusitis;
28. tinnitus; or
29. 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).

Please note: 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.

If **your** condition is not described in the above list or is not a single pregnancy without **complications** or is a condition:

- for which **you** have been hospitalised (including day surgery or emergency department attendance) in the 24 months prior to the time of this **policy** being issued; 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 this **policy** being issued,

we will not pay any claims arising from, related to or associated with that condition except under sections **1.1.1 a]** and **1.1.1 b]**.

This means that **we** will not pay:

- **your medical expenses** whatsoever;
- **your** evacuation or repatriation to **your home**;
- **your journey** cancellation or rearrangement costs; or
- any additional or out of pocket expenses (including additional travel and accommodation expenses).

Emergency & medical services while overseas

In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in Australia at any time on +61 7 3305 7499 (reverse charge).

Allianz Global Assistance's team of medical professionals is only a phone call away and is available to **you** 24 hours a day, 7 days a week for advice and assistance in the event of an emergency and any associated problems which occur outside Australia.

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals and provides the following services without charge:

- Access to **medical advisers** for emergency assistance and advice;
- Emergency transportation to the nearest suitable **hospital**;
- Emergency evacuation, if necessary;
- If requested by **you**, **your** family in Australia will be advised of **your** medical condition and be kept informed of the situation;
- Payment guarantees to **hospitals** and cover verification;
- Second opinions on medical matters;
- Urgent message service and emergency travel planning.

Travelling overseas

You do not have to tell **us** or ING that **you** will be travelling. Provided **you** meet the eligibility criteria (see *Part A - Eligibility & Activation of Cover*) and comply with the terms and conditions of this insurance cover, **you** will be entitled to cover.

In the event of an emergency **overseas** contact **Allianz Global Assistance** using the contact details shown on the inside front cover of this booklet. **Allianz Global Assistance** are available 24 hours a day, seven days a week.

You must take all reasonable steps to prevent or minimise loss.

You must take all reasonable precautions to safeguard **your** belongings. For example, leaving **your** belongings **unsupervised**, leaving them behind or walking away from them in a **public place** encourages theft and are not reasonable precautions.

You must take all reasonable steps to safeguard **your** own safety and follow the advice and heed the warnings of any government or government agency and any official body and heed warnings, including broadcasts in the mass media.

You should take this booklet with **you** when travelling **overseas** as it contains important phone numbers and details of the cover provided, together with copies of **your card account** statement and **card** receipt to establish that **you** obtained **your overseas travel ticket** in accordance with the criteria set out in *Part A - Eligibility & Activation of Cover*.

In the event **you** wish to make a claim under this cover (especially if claiming whilst **overseas**), it will be necessary for **you** or **your** agents to confirm to **Allianz Global Assistance** or its agents that the **overseas travel tickets** were paid for as previously outlined. Without this information, a claim may be delayed and it may not be possible for **Allianz Global Assistance** or its agents to give approval for **overseas** medical attention or assistance.

SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE

Please note: No cover is provided under this section for **cardholders, spouses or dependants:**

- who are residents of mainland Australia or Tasmania travelling to offshore territories of Australia; or
- who are residents of an offshore territory of Australia travelling to mainland Australia or Tasmania, or to another offshore territory of Australia.

Cardholders, spouses and dependants travelling on a foreign registered vessel in Australian territorial waters will be entitled to the benefits provided by this section.

Allianz Global Assistance will help **you** with any **overseas** emergency (also see *Emergency and medical services while overseas* contained in *Part B*). **You** may contact **Allianz Global Assistance** at any time 7 days a week.

1.1.1 ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE

If during **your** period of cover while **overseas**, **you** **injure yourself** or become **sick** (provided the relevant **injury** or **sickness** is covered) or require treatment for a **pre-existing medical condition** that **we** have agreed to cover, **Allianz Global Assistance** will arrange for the following assistance services:

- a] referral 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] advice and assistance with emergency travel planning.

1.1.2 WHAT WE EXCLUDE

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

- a] for any expenses for medical evacuation or repatriation unless it has been first approved by **Allianz Global Assistance**; or
- b] if **you** decline to follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent **medical expenses** or evacuation expenses.

SECTION 1.2 OVERSEAS EMERGENCY MEDICAL

Please note: No cover is provided under this section for **cardholders, spouses or dependants:**

- who are residents of mainland Australia or Tasmania travelling to offshore territories of Australia; or
- who are residents of an offshore territory of Australia travelling to mainland Australia or Tasmania, or to another offshore territory of Australia.

1.2.1 WHAT WE COVER

- a] If **you** **injure yourself overseas**, or become **sick** while **overseas**, **we** will reimburse the **reasonable medical expenses** **you** incur until **you** get back to Australia. The **medical expenses** must have been incurred on the written advice of a **medical adviser**. **You** must make every effort to keep **your medical expenses** or **hospital expenses** to a minimum.
- b] If, while **overseas** during the period of cover provided for **your journey**, **you** require medical or **hospital** treatment for a **pre-existing medical condition** for which cover is provided as specified in the section headed *PRE-EXISTING MEDICAL CONDITIONS*, **we** will reimburse **you** for the **medical expenses** **you** incur except for the cost of medication **you** were on or the cost of a course of treatment **you** were receiving at the time **your journey** began.
- c] **We** will also pay the cost of emergency dental treatment up to limit shown in *Part C - Table of Benefits - 1.2 Overseas Emergency Medical - Emergency Dental Expenses* 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 (toothache). This limit does not apply to dental costs arising from any **injury** or **sickness** that is covered under sub-section 1.2.1 a].

If **you** are prevented from returning **home** because of a **sickness, injury** or **pre-existing medical condition** that **we** agree to cover **we** will only pay for **medical expenses** incurred during the twelve (12) consecutive month period after the **sickness** was first diagnosed or the **injury** happened or the **pre-existing medical condition** **we** agreed to cover required treatment.

If **Allianz Global Assistance** determine, on medical advice, that **you** should return **home** for medical treatment and

you do not agree to do so, **we** will pay **you** an amount up to the limit shown in the *Table of benefits*, which **we** reasonably consider to be equivalent to:

- **your medical expenses** incurred **overseas** to the date **Allianz Global Assistance** advise **you** to return to **your home**; plus
- the amount it would cost **us** to return **you** to **your home**; plus
- the non-refundable portion of unused travel and accommodation arrangements **you** would have incurred had **you** followed the advice of **Allianz Global Assistance**.

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 period of cover provided.

1.2.2 WHAT WE EXCLUDE

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 Health Care Agreement**;
- e] relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- f] for dental treatment caused by or related to the deterioration and/or decay of teeth;
- g] for preventative dental treatment; or
- h] arising from **pre-existing medical condition** of any person including **you**, **your travelling companion**, **relative** or any other person except if **you** satisfy the criteria as set out under the heading *PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY)* in the *PRE-EXISTING MEDICAL CONDITIONS* section in *Part E - International Travel Insurance*;
- i] **medical expenses you** incur in Australia.

SECTION 1.3 ACCIDENTAL DEATH

1.3.1 WHAT WE COVER

If, during the period of cover provided for **your journey**;

- a] **you** are **injured** and **you** die because of that **injury** within 12 months of the **injury**; or
- b] something **you** are travelling on or in disappears, sinks or crashes and **your** body is not found within 12 months and **you** are presumed dead;

we will pay the benefit specified in *Part C - Table of Benefits*, to **your** estate.

SECTION 1.4 REPATRIATION OF REMAINS

1.4.1 WHAT WE COVER

If during the period of cover provided for **your journey you** die from a cause that is covered under section 1.2 *Overseas Emergency Medical*, **we** will pay for the **reasonable** cost of bringing **your** remains back to **your home** or nominated funeral home in Australia. The maximum amount **we** will pay is shown in *Part C - Table of Benefits*.

1.4.2 WHAT WE EXCLUDE

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

- a] for repatriation of **your** remains unless it has been first approved by **Allianz Global Assistance**; or
- b] 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.

SECTION 2.1 CANCELLATION

2.1.1 WHAT WE COVER:

If during the period of cover provided, **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:

- a] the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during **your journey** that **you** have paid in advance of cancellation and cannot recover in any other way, inclusive of:

- **your** travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled, limited to the amount specified in *Part C - Table of Benefits*;
- b] 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:
- i] 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.
- ii] for vouchers, the face value of the voucher or current market value of an equivalent booking whichever is the lesser;
- c] **your reasonable** costs of rescheduling **your journey**. The most **we** will pay for rescheduling **your journey** is the value of the non-refundable portion that would have been payable under *2.1.1 a]* and *2.1.1 b]* had **your journey** been cancelled. **We** will not pay a claim under *2.1.1 c]* in addition to a claim under *2.1.1 a]* and *2.1.1 b]* for the same services/facilities;
- d] If during the period of cover provided, a **relative of yours** or of **your travelling companion**:
- who resides in Australia or New Zealand; and
 - who is aged 84 years or under,
- dies or is hospitalised in Australia or New Zealand as a result of a **pre-existing medical condition**, and at the time **you** became eligible for cover **you** were, or a reasonable person in **your** circumstances would have been, unaware of the likelihood of such hospitalisation or death then the most **we** will pay for all claims under *2.1.1 a]* and *2.1.1 b]* or *2.1.1 c]* is up to the limit specified in *Part C - Table of Benefits*.

CONDITIONS

If **you** want to claim under the cover provided, **you** must do the following as soon as possible after the happening of the unexpected event causing **your** claim:

- cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover provided for **your journey** that **you** are now unable to use; and
- recover any refund that **you** are entitled to.

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 under the headings *CLAIMS* or call the contact number (or if **overseas** the *24 HOUR EMERGENCY ASSISTANCE* number) shown on the back cover of this booklet.

If **your** claim arises from or is related to **your** fitness to travel, written proof from the treating **medical adviser** must be provided.

2.1.2 WE WILL NOT PAY

To the extent permitted by law **we** will not pay **your** claim if:

- a] **you** were aware, or a reasonable person in **your** circumstances would have been aware before **you** became eligible for the cover provided, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b] the death, **injury** or illness of **your** or **your travelling companion's relative** arises from a **pre-existing medical condition** except as specified under *2.1.1 d]*;
- c] caused by **you** or **your travelling companion** changing plans;
- d] caused by the breakdown or dissolution of any personal or family relationship;
- e] caused by any business, financial or contractual obligations which prevent **you** or **your travelling companion** from travelling. This exclusion does not apply to claims where **you** or **your travelling companion** are made **redundant** in Australia except where a reasonable person in a similar situation would have been aware before **you** became eligible for cover 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 scheduled to be used during the period of cover provided for **your journey**, which do not form part of the tour;

- g] caused by delays or rescheduling by a bus line, airline, shipping line or rail authority;
- h] caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- i] caused by **insolvency** or financial collapse of a service provider or the **insolvency** or financial collapse of any company, organisation or person with whom they deal;
- j] caused by an act or threat of terrorism; or
- k] **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.

SECTION 3.1 ADDITIONAL EXPENSES

3.1.1 WHAT WE COVER

- a] If **you** cannot continue **your journey** because of an **injury** or **sickness** which needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses.
- b] If **your travelling companion** cannot continue their **journey** because of an **injury** or **sickness** which needs immediate treatment from a **medical adviser** who certifies in writing that he or she is unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses for **you** to remain with **your travelling companion**.
- c] If **you** are in **hospital** suffering from a life threatening or other serious condition, or are evacuated for medical reasons **we** will reimburse the **reasonable** accommodation and travel expenses of **your travelling companion** or a **relative** to travel to **you**, stay near **you** or escort **you**. He or she must travel, stay with **you** or escort **you** on the written advice of a **medical adviser** and with the prior approval of **Allianz Global Assistance**.

- d] If **you** shorten **your journey** and return to **your home** on the written advice of a **medical adviser** approved by **Allianz Global Assistance**, **we** will reimburse the **reasonable** additional cost of **your** return to **your home**. **We** will only pay the cost of the fare class that **you** had planned to travel at and **you** must make use of any pre-arranged return travel to **your home**.
- e] If **your dependants** are left without supervision following **your** hospitalisation or evacuation during the period of cover provided for **your journey** **we** will pay the **reasonable** additional travel and accommodation expenses incurred to return them to **your home**, including if necessary, the travel and accommodation expenses of an escort.
- f] If, during **your journey**, **your travelling companion** or a **relative** (of either of **you**) who is resident in Australia or New Zealand and aged 84 years or under:
 - 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**), **we** will reimburse the **reasonable** additional cost of **your** early return to **your home**. **We** will only pay the cost of the fare class **you** had planned to travel at.

- g] If during the period of cover provided for **your journey**, **you** return to **your home** because:
 - a **relative** of **yours** who is aged eighty four (84) years or under, dies unexpectedly or is hospitalised in Australia or New Zealand 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 fourteen (14) days remaining of the period of cover, as noted on **your** return **overseas travel ticket**; and
 - **you** resume **your journey** within twelve (12) months of **your** return to **your home**,

we will reimburse **you** for airfares for **you** to return to the place **you** were when **your journey** was interrupted.

The most **we** will pay under this benefit for all events is up to the limit specified in *Part C - Table of Benefits*.

- h) If, as a result of a **pre-existing medical condition**, a **relative of yours** who is aged 84 years or under, dies or is hospitalised in Australia or New Zealand after **you** became eligible for cover, and at the time **you** became eligible for cover **you** were, or a reasonable person in **your** circumstances would have been, unaware of the likelihood of such hospitalisation or death, **we** will pay for the **reasonable** additional cost of **your** return to **your home** and/or the cost of airfares for **you** to return to the place **you** were when **your journey** was interrupted. The most **we** will pay under this benefit for all events combined is up to the limit specified in *Part C - Table of Benefits*.
- i) In addition, if during the period of cover provided, a disruption to **your journey** arises from any of the following reasons:
- **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,
- we** will reimburse **your reasonable** additional travel and accommodation expenses.

If **you** did not have a return ticket booked to **your home** before the **injury** or **sickness** occurred, **we** will reduce the amount of **your** claim by the price of the fare to **your home** from the place **you** planned to return to **your home** from. The fare will be at the same fare class as the one **you** left **your home** on.

Whenever claims are made by **you** under this section and **SECTION 2.1 CANCELLATION** for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, **we** will pay for the higher of the two amounts, not both.

3.1.2 WHAT WE EXCLUDE

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

- a) if **you** were aware, or a reasonable person in **your** circumstances would have been 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 sub-section 3.1.1 h);
- c) if **you** can claim **your** additional travel and accommodation expenses from anyone else;
- d) if **your** claim relates to the financial collapse or **insolvency** of any service provider;
- e) if caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- f) 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;
- g) if **your** claim arises directly or indirectly out of **you** operating a **rental vehicle** in violation of the rental agreement.

SECTION 3.2 TRAVEL DELAY EXPENSES

3.2.1 WHAT WE COVER

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

We will pay up to the amount specified in *Part C - Table of Benefits* after the expiry of the initial six (6) hour period of delay.

3.2.2 WHAT WE EXCLUDE

We will not pay if a delay to **your journey**:

- a) arises from an act or threat of terrorism; or
- b) from the **insolvency** or financial collapse of any service provider.

SECTION 4.1 LUGGAGE

4.1.1 WHAT WE COVER

a] If, during the period of cover provided for **your journey, your covered items** or **valuables** are stolen, **accidentally** damaged or are permanently lost (except when: left in a vehicle; is **sporting equipment** in use; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus) **we** will pay the lesser of:

- the repair cost;
- the replacement cost;
- the original purchase price; or
- the depreciated value after allowing for age, wear and tear.

We have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

The maximum amount **we** will pay for any item is:

- up to the item limit specified in *Part C - Table of Benefits* for personal computers, video recorders or cameras;
- up to the item limit specified in *Part C - Table of Benefits* for mobile phones (including PDAs and any items with phone capabilities); or
- up to the item limit specified in *Part C - Table of Benefits* for all other items.

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 cover, and the appropriate single item limit will be applied.

b] **Covered items** specified in 4.1.1 a] that are left in a vehicle during the period of cover provided for **your journey** are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked vehicle, and in the event of theft forced entry must have been made. The most **we** will pay is up to the amount specified in *Part C - Table of Benefits* for each **covered item** stolen from a locked vehicle, and up to the total amount specified in *Part C - Table of Benefits* for all **covered items** stolen from a locked vehicle.

c] No cover is provided for **valuables** left in a vehicle at any time or **valuables** 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 except cover will be provided for loss theft or **accidental** damage to laptops, tablets and mobile/smartphones when (without prior notice) **you** are directed by the airline with whom **you** have a flight booking to place the laptop, tablet or mobile/smartphone into **your** checked in baggage or overhead cabin locker for the duration of **your** flight.

d] No cover is provided for the loss or damage to, or of, **sporting equipment** while in use (including surfboards).

CONDITIONS

If **you** make a claim, **you** must prove **your** ownership and the value of **your** belongings (e.g. receipt or valuation for jewellery).

If **you** cannot prove the value of the items, the most **we** will pay for each individual item is ten per cent (10%) of the limit shown for that type of item in the *Part C - Tables of Benefits - International Travel Insurance - 4.1 Luggage*.

You must report the loss, theft or misplacement of a **covered item** or **valuable** 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 misplacement occurred. **You** must provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement to.

If **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 **we** will deduct the amount **you** are entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of the cover provided by **us**.

4.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** or **valuables** if:

- a] the loss, theft or damage is to, or of, **covered items** or **valuables** 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;
- b] the **covered items** or **valuables** were being sent unaccompanied by **you** or under a freight contract;
- c] the loss or damage arises from any process of cleaning, repair or alteration;
- d] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e] the **covered items** or **valuables** were left **unsupervised** in a **public place**;
- f] the **covered items** or **valuables** have an electrical or mechanical breakdown;
- g] the **covered items** or **valuables** are fragile, brittle or an electronic component is broken or scratched - unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which **you** are travelling;
- h] furniture, furnishings, household appliances or hired items.
- i] watercraft of any type (other than surfboards).

SECTION 5.1 RENTAL VEHICLE EXCESS

Cover is only provided under this section if **your rental vehicle** agreement specifies an amount that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody.

This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the **rental vehicle** agreement to which the amount payable applies.

The maximum amount **we** will pay under this section is the amount that is specified in **your rental vehicle** agreement up to the limit shown in *Part A - Table of benefits - 5.1 Rental Vehicle Excess*

5.1.1 WHAT WE COVER

- a] If, during the period of cover provided for **your journey**, 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 **you** the lesser of:
 - the amount specified that **you** are required to pay under **your rental vehicle** agreement; or
 - property damage for which **you** are liable.

CONDITIONS

You must provide a copy of:

- **your rental vehicle** agreement;
 - the 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 required to pay the amount specified in **your rental vehicle** agreement.
- b] If **you** are **injured** or become **sick** and **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 the amount specified in *Part C - Table of Benefits* for the cost of returning **your rental vehicle**.

5.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay if **your** 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; (such as but not limited to the carrying of passengers or freight); or
- c] administrative charges or fees of the rental company that are not a component of the amount payable specified in **your rental vehicle** agreement.

SECTION 6.1 PERSONAL LIABILITY

6.1.1 WHAT WE COVER

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

- death or bodily **injury** to someone other than **your travelling companion** or a **relative** or employee of any of **you**; or
- physical loss of, or damage to, the property of someone other than **your travelling companion** or a **relative** or employee of any of **you**,

as a result of an **accident**, or a series of **accidents** arising out of the one event, that happens during the period of cover provided for **your journey**, then **we** will cover **you** up to the limit specified in *Part C - Table of Benefits*, 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 approval in writing from **Allianz Global Assistance** before incurring these costs.

We must be told as soon as **you** or **your** personal representatives are, or a reasonable person in **your** circumstances would have been, aware of a possible prosecution, inquest, fatality, **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.

6.1.2 WHAT WE EXCLUDE

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] loss of or damage to property belonging to, or in the care, custody or control of **you**, **your travelling companion**, a **relative** or an employee of any of **you**, unless the property is a residence or accommodation and **you** occupy it during the period of cover provided for **your journey** as a tenant or lessee, or temporary guest
- b] **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- c] **your** conduct of, or employment in any business, profession, trade or occupation;
- d] 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;
- e] any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- f] illness, **sickness** or disease that is transmitted by **you**;
- g] any relief or recovery from **you** other than monetary amounts;
- h] a contract that imposes on **you** a liability which **you** would not otherwise have;
- i] assault and/or battery committed by **you** or at **your** direction;
- j] any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent.

Claims

Please do not contact ING in the event of a claim.

First check that **you** are covered by reading the appropriate section in this booklet and the *Exclusions - what is not covered* to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

You are not covered for events occurring after termination of, or the expiry of the period of insurance specified in, the Group Policy. **ING** will provide **you** with details of any replacement cover.

How to make a claim

You must give **Allianz Global Assistance** notice of **your** claim as soon as possible.

Allianz Global Assistance can be contacted using the contact details listed on the back cover of this booklet.

You can lodge **your** travel claim online at:
www.travelclaims.com.au.

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** 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 **Allianz Global Assistance** reasonably asks 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 **Allianz Global Assistance** may ask **you** to provide them with translations into English of any such documents to enable their consideration 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.

- a] If **you** think that **you** may have to cancel **your** journey or shorten **your** journey **you** must tell **us** as soon as possible. Contact **Allianz Global Assistance** using the contact number, or if **overseas** the **24 HOUR EMERGENCY ASSISTANCE** number, shown on the back cover of this booklet.

- b] For medical, **hospital** or dental claims, contact **Allianz Global Assistance** as soon as practicable.
- c] For loss or theft of **your covered items** or **valuables**, report it immediately to the police and obtain a written notice of **your** report. **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 **covered items**.
- d] For damage or misplacement of **your covered items** or **valuables**, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- e] Submit full details of any claim in writing within thirty (30) days of **your** return **home**.

Depreciation of your covered items and valuables

When taking into consideration the age of a **covered item** or **valuable we** will deduct the following amounts from **our** settlement or replacement cost:

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

- For all other articles **we** will deduct 1.25% for each month **you** have owned the article to a maximum amount of 60%.

For example: If **your** stolen bracelet has been owned for 8 years (96 months) and **we** can replace it for \$1,000, **your** claim would be for \$760, as **we** will deduct \$240 (\$1,000 x 24% (i.e. 96 months x 0.25%/month)) from **our** replacement cost. This assumes that the stolen bracelet originally cost **you** at least \$760.

We would then deduct **your excess** contribution from this amount.

Claims are payable in Australian dollars

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 a 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, 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 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, **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.

When making a claim **you** must tell **us** about any other insurance under which **you** are or might be able to claim. If **you** can claim from another insurer and **we** also pay **you** in respect of the same insured event, then **you** must refund to **us** the amount **we** paid if the other insurer also pay **you**. **You** cannot claim from **us** and from the other insurer to obtain an aggregate amount that exceeds **your** loss.

Subrogation

In certain circumstances, **we** may have the right to sue others in **your** name to recover money payable under this Group Policy. If this occurs, **you** must assist **us** and act in an honest and truthful way.

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 **we** would become entitled or subrogated upon, by making good any loss or damage under the cover described in this booklet.

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** under **your policy**.
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**.

How GST may affect 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.

Fraud

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 on the cover described in this booklet, then no payment will be made in regard to the claim.

Also **ING** will be informed of the situation and **you** may no longer be eligible for the cover described in this booklet.

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling **Allianz Global Assistance** on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

Complaints & disputes

If **you** have a complaint in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details on the inside front cover of this booklet, 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 resolution procedures. To obtain a copy of **our** procedures, please contact **us**.

A complaint can be referred to the Australian Financial Complaints Authority (**AFCA**), subject to its rules. The **AFCA** provides a free and independent resolution service for consumers who have general insurance complaints falling within its rules. The contact details for the **AFCA** are:

Australian Financial Complaints Authority
GPO Box 3, Melbourne Victoria 3001
Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

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. **You** can obtain more information on the Code and how it assists **you** by contacting **Allianz Global Assistance** using the contact details on the back cover of this booklet, or by visiting www.codeofpractice.com.au.

Claims

You can lodge your claim online 24 hours a day at:

www.travelclaims.com.au

Phone: +617 3360 7701
(reverse charge from overseas)

Phone: 1800 754 190 (within Australia)

Email: cardclaims@allianz-assistance.com.au

Mail: Locked Bag 3014, Toowong DC, 4066

24 hour Emergency Assistance

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

Phone: 1800 010 075 (within Australia)

The Group Policy is issued and managed by

AWP Australia Pty Ltd
trading as Allianz Global Assistance
ABN 52 097 227 177
AFS Licence No. 245631
310 Ann Street, Brisbane, QLD 4000

The Group Policy is underwritten by

Allianz Australia Insurance Limited
ABN 15 000 122 850
AFS Licence No. 234708
2 Market Street, Sydney NSW 2000