

**BankVic Qantas
Visa credit card
and Visa Gold
credit card
Complimentary
Overseas Travel
Insurance**
POLICY WORDING



BankVic

IMPORTANT INFORMATION

- Your complimentary cover will provide a broad range of protection for you. However you should ensure that the protection provided will cover your specific circumstances.
- This policy wording contains information on your cover and how to make a claim. **Please read this document.**
- Your card must be current and valid and you must meet the eligibility requirements for cover to apply.

If you require additional information or wish to arrange more comprehensive cover please contact BankVic on 13 63 73 option 5.

CONTENTS

Important information about the insurance	4
Sanctions	4
How do I activate insurance cover?	4
How can this insurance cover be terminated or changed?.....	4
Enquiries.....	4
Definitions	4
Terms and Conditions applying to all covers	7
How to make a claim.....	13
Complaints	14

IMPORTANT INFORMATION ABOUT THE INSURANCE

This is your Overseas Travel Insurance, for your BankVic Qantas Visa credit card and Visa Gold credit card, provided at no additional cost to you. It applies if 100% of the payment for your trip is charged to the BankVic Qantas Visa or Visa Gold credit card prior to the commencement of your trip.

This insurance, as described below, covers cardholders and their spouses and dependent children for injuries sustained whilst on a trip provided that, before the passage commenced, the full cost of the passage was charged to the cardholder's card.

If you want to make a claim, you are bound by what is set out in this booklet. Therefore it is important that you read this booklet carefully and keep it in a safe place.

You may also need to keep detailed particulars and proof of any loss including sales receipts and a copy of the relevant card statement(s) showing the purchase of any trip.

The Issuer of this insurance cover is CGU

You should be aware that the issuer of this insurance cover is Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance ('CGU'). In this booklet, CGU is referred to as 'CGU', 'we', 'our' or 'us'.

This cover is available under a Master Policy between CGU and Police Financial Services Limited trading as BankVic ABN 33 087 651 661 AFSL 240293 (Australian Credit Licence 240293) (BankVic).

You do not hold this insurance cover, but you are entitled to receive benefits under the policy held by BankVic. The cover is automatically available to you if you are a cardholder and meet the eligibility requirements shown in the section titled; "When does the cover apply?", but you are not obliged to accept the cover. However, if you want to make a claim under this cover, you will be bound by the terms and conditions of the insurance cover as set out in this document.

BankVic is not the issuer of the cover and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under this cover.

BankVic does not receive any commission or remuneration in relation to the cover set out in this booklet.

Neither BankVic nor any of its related corporations are Authorised Representatives of CGU or any of its related companies.

SANCTIONS

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments nor 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.

HOW DO I ACTIVATE INSURANCE COVER?

Prior to the commencement date of Your overseas Journey You must use Your valid BankVic Qantas Visa credit card or Visa Gold credit card to pay for the full cost of Your overseas return travel tickets (including travel by air, rail, road or watercraft). Your BankVic Qantas Visa credit card or Visa Gold credit card must be directly charged by the merchant, You will not be eligible for the complimentary cover if you have used other indirect payment facilities or if Your travel tickets were gifted to You or provided at no cost to You.

HOW CAN THIS INSURANCE COVER BE TERMINATED OR CHANGED?

BankVic may terminate or change the cover at any time. BankVic will give you written notice of the change or termination.

ENQUIRIES

Additional copies of this document can be obtained by phoning 13 63 73, select or ask for Insurance, or online at bankvic.com.au

If you wish to make a general inquiry regarding the insurance in this booklet you can phone us on 13 63 73, select or ask for Insurance, however, please make sure you have this document on hand when you phone us.

DEFINITIONS

The following key words (and their plurals) have the following special meanings when used in this document.

Accountholder

Accountholder means a BankVic member, being an individual, who has obtained a BankVic individual account, which has BankVic Qantas Visa credit card or Visa Gold credit card access and in whose name the BankVic individual account was opened. The accountholder is the entity that has contractual obligations with BankVic in respect of the BankVic individual account and requests the issue of a card to cardholders.

Act of terrorism

Act of terrorism means an act, including but not limited to, actual and/or threatened use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic, racial, economic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Additional accommodation meals and travelling expenses

means only those reasonable expenses over and above what you expected to pay for accommodation, meal and travelling expenses had the trip gone ahead as planned.

Business partner

a person who is in a legal, commercial partnership with you in Australia and who must be a permanent resident of, and living in, Australia.

Card

Card means a current and valid BankVic Qantas Visa credit card or Visa Gold credit card issued by BankVic to a cardholder at the direction of the accountholder, which allows the cardholder to pay expenses via a card account.

Cardholder

Cardholder means a permanent resident of Australia, to whom BankVic, at the request of the accountholder, has issued a card.

Complimentary Cover

The complimentary cover benefit is available to the cardholder plus the cardholder's spouse or partner and dependent children (under 21 years of age, not working full time) accompanying the cardholder on their trip for the portions where they travel together.

Dental expenses

the costs you incur for dental treatment.

Dental treatment

treatment of healthy natural teeth or gums to stop sudden pain. This does not include normal or ongoing care of teeth.

Dentist

a general practitioner who is registered and has the qualifications required to practise dentistry.

Dependent child

a relative who is under 21 years of age, financially dependent on you and not in full-time employment who travels with you on your journey.

Disabled/disability

loss of your sight, or
loss of a limb, or

loss of the use of a limb, above the ankle or above the wrist within 12 months of an incident that occurred during your period of insurance.

The loss, or loss of use, must be total and permanent.

Doctor

a general medical practitioner registered to practice medicine.

Epidemic

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.

Hazardous

something that may cause harm or loss unless dealt with carefully. Includes but is not limited to construction work, mining, work involving machinery or tools.

Incident

a single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.

Injury/injured, ill/illness

an accident or illness that you or your travelling companion suffer which requires medical or dental treatment by a doctor or a dentist. For a relative or business partner not travelling with you, it means a life-threatening accident or illness.

Insolvency

the financial inability to pay debts, including bankruptcy, liquidation, provisional liquidation, statutory protection, appointment of a receiver, or any other occurrence of a similar nature.

International waters

waters outside the jurisdiction territory of any country.

Journey

means a continuous and unbroken period of up to four months during which time you are absent from Australia or its Territories. The travel arrangements for the journey must be booked before you leave Australia or its Territories and must include a fixed date ticket returning you to Australia within four months. For the purpose of this Complimentary Cover, cover is provided for travel to Norfolk Island.

Luggage

personal items designed to be worn or carried by you which you take with you on your journey, including items of clothing, personal jewellery, photographic and video equipment, hearing aids and purchases you make overseas.

Medical expenses

costs you incur for medical treatment.

Medical treatment

includes, but is not limited to, medical and surgical care, hospitalisation, medication, physiotherapy, special diet or exercise

programs, ongoing assessment or diagnostic investigations.

Merchant

is someone who works in or owns a retail business and sells goods.

Original journey

the journey you book before you leave Australia.

Pandemic

a form of an epidemic that extends throughout an entire continent, even the entire human race.

Period of insurance

means, in relation to different types of cover, the following:

1. Cancellation and rescheduling cover starts from the date you book your travel arrangements in Australia.
2. All other covers start when you leave your home in Australia to start your journey.
3. All cover stops when you return to your home in Australia or four months after your departure date, whichever comes first.

If something happens that you can claim for under any of the sections of the Complimentary Cover (other than Liability), and you must extend your journey, cover will continue until you can reasonably complete your journey.

Pre-existing medical condition

a medical or dental condition:

that has been documented as ongoing prior to the policy purchase or travel departure date

that is currently being investigated or treated

that manifested itself, became acute or exhibited symptoms, which would have caused a reasonable person to seek diagnosis, care or treatment, in the 30 days prior to booking a particular journey or your travel departure date

for which you are taking prescribed medication

for which you have had surgery in the last 12 months

for which you are on a waiting list or have knowledge of the need for surgery, treatment or investigation, or

that first manifested during the original journey if you reschedule or extend your travel insurance policy,

and includes any complication directly or indirectly related to that condition

Public place

any place the public has access to, including but not limited to shops, airports, streets, hotel foyers, private car parks, boat, railway and bus stations, terminals and depots, parks, public swimming pools, beaches and playgrounds.

Reasonable care

your responsibility to exercise a degree of care which is appropriate in the circumstances to minimise the potential for any loss and to safeguard your property. Reasonable care can be, for example, using appropriate locks on luggage, using lockers, locked storage facilities or safes where available.

Reasonable costs

for medical and dental the care should be at the same standard level given in the country you are in, and must not exceed the level of care you would normally receive in Australia.

For all other expenses such as transport, meals and accommodation, the standard must not be better than the level you booked for the rest of your journey.

Relative

your spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, grandchild, brother, brother-in-law, sister, sister-in-law,

son-in-law, daughter-in-law, uncle, aunt, niece, nephew, first cousin, fiancé or fiancée, permanently residing in Australia.

Resident

a person permanently residing in Australia and who agrees under this insurance to be repatriated, if required, back to Australia and is:

- an Australian citizen, or
- a holder of a current and valid Australian permanent resident visa, or
- a BankVic member with a valid Australian Work Visa, currently fulfilling a specified contract of employment in either Health, Government, Public or Emergency services and currently residing in Australia (Gold Visa credit card only)

The complimentary cover will cease when the Visa expires or when the employment contract ends, whichever occurs first.

Spouse

a legal or de facto spouse or partner who is in a permanent relationship. We may ask for proof of marriage or a permanent relationship.

Terrorism

any act which may involve the use, or threat, of force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public.

Travel documents

travel documents include, but are not limited to, passports, visa, traveller's cheques and itineraries.

Travelling companion

any person you have arranged to travel with before you left your residence in Australia to start your journey. This person must be a permanent resident of Australia and be travelling with you for at least 50% of your journey.

Valid BankVic Qantas Visa credit card or Visa Gold Cardholder

means a BankVic Qantas Visa credit card or Visa Gold Card account issued to a member of BankVic, declared to be current by BankVic at the time of any event, injury, loss or damage which would allow you to claim under this Policy. It does not include an additional or supplementary cardholder.

We, Us, Our

refers to: Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

You, Your

the person named as the holder of a valid BankVic Qantas Visa credit card or BankVic Visa Gold credit card (Insured Person) and includes your spouse and dependent persons under 21 years of age and not in full time employment who travel with you on your journey. You, your, excludes any person aged 70 years of age or over.

Additional or supplementary cardholders who are not your spouse or dependent children under 21 years of age travelling with you are not covered.

Your home

your usual residential address in Australia.

24 HOUR EMERGENCY HELP HOTLINE

Emergency help is available 24 hours a day. If you have any difficulties while you are travelling, call our Emergency Assistance Hotline and speak with one of our expertly trained, multilingual staff.

The number to call while overseas is reverse charge via the local

operator + 61 2 8895 0698, or you can email requests for emergency assistance to travelassist@cgu.com.au

Please advise that you are a member of BankVic, your member number and contact details when you call or email so that we may assist you.

The Emergency Assistance Hotline is provided on our behalf by First Assistance. Our staff can assist you with travel information and advice, including pre-trip information. In addition we can help you with:

Emergency travel assistance — if there is an emergency, we can help you get access to travel information, and refer you to travel agents for airline and hotel reservations.

Legal referral — if you need legal advice, we can put you in touch with an embassy, consulate or alternative source.

Lost luggage or travel documents — we can put you in contact with the relevant authorities and help with replacement and/or recovery when the usual channels have failed.

Medical advice — access to a doctor or nurse about your medical requirements, 24 hours a day.

Medical monitoring — we will organise for the continued monitoring of your medical condition by a First Assistance medical officer.

Medical referral — we will provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment are required.

Medical transport — in cases of medical emergencies, we can help arrange and facilitate medical evacuations or repatriation back to Australia.

Message line — we have an emergency message relay service which will pass on messages to relatives or business associates if medical or travel problems disrupt your travel.

The 24 Hour Emergency Help Hotline is for emergencies only. For all other claims, please contact CGU upon your return to Australia.

MEDICAL CONDITIONS THAT ARE PRE-EXISTING

Cover for pre-existing medical conditions is specifically excluded from this Complimentary Cover. This applies to any person, including you, your travelling companion, your relative, your travelling companion's relatives, or your business partner, whether or not they are a traveller covered under this policy.

There are some pre-existing medical conditions that we will cover you for automatically, provided you have no other related pre-existing medical conditions, however:

this cover is only available to you if you are a permanent Australian resident, and

we will only cover them as listed below, provided they are stable and you or anyone else to be covered are not waiting for treatment, results of medical tests or investigations in relation to any of these conditions.

WE WILL COVER

Asthma – if there has been no attack requiring treatment by a medical practitioner in the last 12 months

Cataracts – if you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days

Diabetes non-insulin dependent – if you were diagnosed over 12 months ago, and have not had any complications in the last 12 months. You must also have a current blood sugar level reading between 4 and 10

Ear grommets – if you have no current infection

Epilepsy – if there are no underlying medical conditions, and you have not required treatment by a medical practitioner for a seizure in the last two years

Gastric reflux – if the condition does not relate to an underlying diagnosis (i.e. hernia, gastric ulcer)

Gout – if the gout has remained stable for more than six months

Hiatus hernia – if no surgery is planned

Hip replacement – if performed more than six months ago and less than 10 years ago

Hypercholesterolemia (high cholesterol) – if you have no known heart condition

Hypertension (high blood pressure) – if you have no heart conditions and your current BP reading is lower than 165/95

Peptic ulcer – if the condition has remained stable for more than six months

Pregnancy up to and including 24 weeks – if no complications exist and the conception was not medically assisted

Underactive thyroid – if this is not as a result of a tumour

We will also provide automatic cover for the following conditions provided they are well controlled, there have been no flare ups or medical intervention in the past 90 days, no medical reviews are planned prior to your departure date and the condition is not associated with any other pre-existing condition:

- Insomnia
- Eczema
- Osteopenia
- Solar keratoses
- Impaired glucose tolerance
- All joint replacements over six months old but less than 10 years old
- Glaucoma
- Hay fever/Rhinitis
- Hearing loss
- Hormone Replacement Therapy
- Macular degeneration

Excess that applies when you make a claim on your Complimentary Cover

An 'excess' is your contribution towards the cost of a claim. We will reduce the amount we pay you for a claim for any one event by the first \$200 (the excess).

Only one excess applies to each event; if claims are made for more than one incident resulting from the same event, the excess is payable only once.

TERMS AND CONDITIONS APPLYING TO ALL COVERS

WHEN DOES THE COVER APPLY?

We cover international travel only. Cover is excluded for travel within Australia.

Below is a summary of the major benefits available, and the maximum amounts we will pay for these benefits in Australian dollars.

All dollar values described in this document include GST.

BENEFITS INTERNATIONAL TRAVEL	SUM INSURED
Overseas medical expenses	Unlimited
Emergency dental expenses	\$2,000
Cash in hospital	\$6,000 Single / \$12,000 Family

Cancellation	\$25,000
Agents Cancellation Fees	\$1,000
Additional expenses	\$25,000
Resumption of Journey	\$3,000 Single / \$6,000 Family
Travel Delay	\$500 / \$1,000
Missed Connection	\$2,000
Domestic Pets (additional boarding fees)	\$500
Hire Car Excess Waiver	\$2,000
Return of Hire Vehicle	\$500
Mugging	\$500
Hijack	\$5,000 Single / \$10,000 Family
Luggage delay – emergency purchases	\$400 Single / \$800 Family (12 hours)
	\$800 Single / \$1,600 Family (over 72 hours)
Luggage	\$5,000 Single / \$10,000 Family
Luggage item limit:	
Cameras and electronic equipment	\$4,000
Other items	\$1,000
Business items	\$500 per item / \$2,000 in total
Accidental death	\$25,000 Single / \$50,000 Family
Loss of income	\$1,500 per month, maximum \$9,000
Funeral Expenses	\$20,000
Liability	\$2.5Million

CANCELLATION, RESCHEDULING AND TRAVEL DELAY

CANCELLED TRAVEL

We will cover any amount you have paid in advance for travel arrangements that are unused and you are unable to recover, less any refunds due to you, up to \$25,000.

We will also cover your travel agent's cancellation fees up to \$1,000.

If you have paid for your trip using frequent flyer points or similar air travel points and cannot recover the lost points from any other source, we will pay you the value of your lost points up to the Complimentary Cover limit.

We will only cover these costs if you cancel your travel because of unforeseen or unforeseeable circumstances that we agree to cover, including:

- you, your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill. For a relative or business partner not travelling with you, this means a life threatening accident or illness.
- you are an employee of the state and/or federal police, fire brigade, ambulance or armed forces and your services are required due to a state of emergency being declared
- you are retrenched unexpectedly and not voluntarily
- your need to sit for supplementary exams or to attend jury duty

- cancellation of a wedding; conference; pre-paid concert, course, or sporting event and the sole purpose of the trip is to attend that event

Alternatively prior to the commencement of a journey, if the insured person is unable to travel on their original departure date due to unforeseen or unforeseeable circumstances we will cover the reasonable costs of rescheduling the journey, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled.

If the reason for rescheduling a journey was due to an illness or injury, this illness or injury may become a pre-existing medical condition for the new period of journey.

We will not cover rescheduling costs and cancellation costs for the same period.

ADDITIONAL EXPENSES

We will cover the reasonable costs of up to \$25,000 for additional accommodation and travel expenses that result from you being delayed.

We will only cover these costs if the delay is caused by:

- the transport you booked being cancelled, delayed or diverted due to strike, riot, civil commotion or hijack
- the theft or loss of your passport or travel documents
- you unknowingly breaching a quarantine regulation
- severe weather or a natural disaster
- injury or illness to your travelling companion
- a railway, motor vehicle, marine or aircraft accident, however we require written proof of any delay from your carrier

MINOR TRAVEL DELAYS

We will cover the reasonable costs of additional accommodation and meals if your travel is delayed.

The most we will pay is \$500, if the valid BankVic Qantas Visa or Visa Gold cardholder is travelling alone or \$1,000 if the cardholder is travelling with their spouse and/or dependent children under 21 years of age.

We will only cover these costs:

- from the start of the delay until the date your journey is resumed or cancelled
- if your scheduled transport is delayed for more than six hours, and
- if the delay was not your fault.

DOMESTIC PET BOARDING FEES

We will cover additional boarding fees for your domestic pets, up to \$25 for every 24 hours you are delayed and up to a total of \$500.

We will only cover these costs if:

- you are delayed beyond your original return date shown on your original itinerary
- you provide proof of your additional boarding fees, and
- the delay was not your fault

MISSED CONNECTION

We will cover the reasonable cost of alternative transport or services up to \$2,000 if you miss, or are going to miss, your connecting transport to attend a special event, which cannot be delayed because of your absence.

Special events include weddings, funerals, conferences, major concerts or sporting events. We will only cover these costs if:

you have already booked and paid for the transport with a registered transport provider

you are unable to reach your transport due to circumstances beyond

your control,

the delay is not caused by the cancellation of the transport, and

you or the insured person cannot recover these expenses from anyone else

RETURNING YOU TO AUSTRALIA

We will cover the reasonable additional costs of returning you to Australia if your travel is interrupted.

We will only cover these costs if:

- your relative, travelling companion, travelling companion's relative, or your business partner unexpectedly dies, or becomes injured or ill. For a relative or business partner not travelling with you, this means a life threatening accident or illness.
- your residence where you normally live in Australia is destroyed by fire, explosion, earthquake or flood.

You must use any pre-arranged return travel to Australia. If you would like a fare upgrade for your return to Australia you must get our agreement before you make the booking.

RESUMING YOUR OVERSEAS TRAVEL

If we have returned you to Australia, we will cover the cost of a one-way ticket to the destination listed on your original itinerary where your travel was interrupted.

If we have used your original return ticket to return you to Australia, we will provide you with a new return ticket matching your original return date at the same fare class originally selected by you.

The most we will pay is \$3,000 if the valid BankVic Qantas Visa or Visa Gold cardholder is travelling alone or \$6,000 if the cardholder is travelling with their spouse and/or dependent children under 21 years of age.

We will only cover this if:

- your overseas travel was interrupted as a result of the death, injury or illness of your relative, travelling companion, travelling companion's relative or your business partner. For a relative or business partner not travelling with you, this means a life threatening accident or illness.
- there is at least 14 days of the journey remaining from the date you resume your journey, and
- you complete your journey by the original return date shown on your original itinerary.

While you are in Australia your travel insurance cover will be suspended and will recommence once you resume the journey, subject to the original expiry date.

LOST, DAMAGED OR STOLEN LUGGAGE OR TRAVEL DOCUMENTS

The maximum amount we will pay for your luggage and travel documents in total is \$5,000, if the valid BankVic Qantas Visa or Visa Gold cardholder is travelling alone or \$10,000 if the cardholder is travelling with their spouse and/or dependent children under 21 years of age

EMERGENCY PURCHASES OF CLOTHING AND TOILETRIES

If your luggage has been misdirected, misplaced or delayed by your carrier, we will pay for emergency purchases of your clothing and toiletries, up to \$400 if the valid BankVic Qantas Visa or Visa Gold card holder is travelling alone or \$800 if the holder is travelling with their spouse and/or dependent children under 21 years of age.

We will double these amounts if your luggage is still not returned to you after 72 hours.

If you are entitled to compensation from the carrier you were travelling with, we will only pay the difference between the amount of your expenses and what the carrier will reimburse, up to the limit of your cover.

We will only cover this if you provide receipts of your emergency purchases and you have written proof from the carrier that:

- you were unable to get your luggage for at least 12 hours, and
- your luggage was checked in with your carrier for storage in the cargo hold of your transport.

We will not cover these costs if you are on the final part of your journey.

TRAVEL DOCUMENTS

We will cover the cost of reissuing or replacing your travel documents, credit cards or travellers' cheques if they are stolen during your journey.

If your credit cards are misused after they are stolen, or fraudulently used on the internet we will cover any amounts you cannot recover from your financial institution.

We will only cover this if you have complied with all the terms and conditions on which the credit cards were issued and have done everything you can to minimise your loss.

LUGGAGE ITEMS, SETS, PAIRS OR COLLECTIONS

We will pay for any of your luggage items, sets, pairs or collections if they are lost, damaged or stolen.

We will reduce any claim under this section by any amount that we have paid for emergency purchases of clothing and toiletries that arise from the same incident.

The most we will pay is:

- If your luggage is stolen from a locked and unoccupied vehicle by forced entry, up to \$200 for each item, set, pair or collection (which includes attached or unattached accessories), and \$2,000 in total, provided the items were locked in the boot or a lockable compartment of the vehicle,
 - however we will not pay any claim if they were left there overnight
- For items that you use solely for earning your income up to \$500 for each item, set, pair or collection (which includes attached or unattached accessories), and \$2,000 in total
- For all other items the maximum amount we will pay for any one item, set, pair or collection (which includes attached or unattached accessories) is:
 - \$4,000 for personal computers, video recorders or cameras
 - \$1,000 for all other items

We will only cover this if you report the loss, damage or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and you have written proof that you have made the report, and the lost, damaged or stolen items are listed in the report

MEDICAL AND DENTAL EXPENSES

OVERSEAS MEDICAL EXPENSES

We will cover your reasonable overseas medical expenses if you become injured or ill while travelling overseas and need medical treatment.

We will only cover you if your treating doctor authorises the treatment and our doctor agrees the treatment was required.

We will also cover any ongoing physiotherapy or manipulative therapy while overseas following an injury incurred overseas, provided your treating doctor recommend it in writing.

We will only cover the reasonable costs for overseas medical expenses that are charged for up to 12 months from the date you are first injured or fall ill. Or the end of your period of insurance whichever comes first.

You will need to inform us as soon as possible if you have been admitted to hospital.

OVERSEAS DENTAL EXPENSES

We will cover your emergency overseas dental expenses up to \$1,000 per person and up to \$2,000 in total.

We will only cover these costs:

- for treatment you receive as a result of an accident during a journey, caused directly by external and visible means, and
- if your treating dentist authorises the treatment and our doctor agrees the treatment was reasonable.
- We will not cover any treatment that can be delayed until your return to Australia.

CASH IN HOSPITAL

If you become ill or injured and are hospitalised for more than 48 continuous hours while you are overseas, we will provide you with \$75 for every 24 hours you are required to stay in hospital up to \$6,000 if the valid BankVic Qantas Visa or Visa Gold cardholder is travelling alone or \$12,000 if the cardholder is travelling with their spouse and/or dependent children under 21 years of age.

We will pay this amount in addition to any medical expenses covered under this Complimentary Cover.

We will not pay:

- for the first 48 continuous hours you are in hospital
- if you cannot claim for overseas medical expenses under this complimentary cover

OVERSEAS EVACUATION COSTS

We will cover the cost of transporting you back to Australia, or another place, if you become ill or injured while you are overseas.

We will only cover these costs if our doctor or dentist agrees with your treating doctor or dentist that you need to be moved and if we organise your transportation.

Travel must be at the same fare class as originally selected by you, utilising any pre-arranged airfares, unless our doctor agrees otherwise on the basis of a written recommendation by your attending physician.

If we agree to return you to Australia, we will also pay for any ambulance that is required to transport you to the nearest hospital or to your place of residence in Australia.

ACCOMMODATION AND TRAVEL EXPENSES

We will cover the reasonable costs of additional accommodation and/or travel expenses resulting from your illness or injury.

We will only cover these costs if the illness or injury needs immediate treatment from a doctor or dentist who certifies you as unfit to travel.

If you shorten your journey and return to Australia we will reimburse the reasonable additional cost of your return provided the return to Australia was on the written advice of a doctor or dentist. We will only pay the cost of the same fare class originally selected by you and you must use any pre-arranged return travel to Australia.

NON-MEDICAL ESCORT

We will pay the reasonable costs of either a spouse, relative or travelling companion to travel to and stay with you, or escort you to Australia or to another place as agreed by us, if our doctor or dentist agrees with the treating doctor or dentist that assistance is required.

We will not cover any costs resulting from terrorism.

DEATH OR PERMANENT DISABILITY

ACCIDENTAL DEATH AND DISABILITY

We will pay your estate if you die, or pay you if you become permanently disabled as a result of an accident caused by violent, visible and external means, up to \$25,000 if the BankVic Qantas Visa or Visa Gold cardholder is travelling alone or \$50,000 if the holder is travelling with their spouse. We will only pay a maximum of \$25,000 for any one person.

We will also pay you, or your estate, up to a maximum of \$5,000 if any dependant children travelling with you die, or become permanently disabled.

We will only pay for death or disability if:

- your death occurs within 12 months of an accident that happened during the journey, and your estate provides us with a copy of the Death Certificate, or
- you lose your sight, or
- you lose a limb, or
- you lose the use of a limb, above the ankle or above the wrist within 12 months of an incident that occurred during your period of insurance.

The loss, or loss of use, must be total and permanent and you must provide us with a doctor's certificate.

FUNERAL EXPENSES

If you die during your period of insurance, we will cover your overseas funeral or cremation costs, or the cost of returning your remains to Australia up to \$20,000.

LOSS OF INCOME

If you are injured in an accident caused by violent, visible and external means while overseas and as a result are unable to resume work, we will cover you for loss of income, up to a maximum of six months commencing from the 31st day after you were due to resume your usual work in Australia.

The most we will pay is:

- the difference between your average net monthly earnings for the six months prior to the accident, and any amount you earn during the period when the loss of income is payable, or
- \$1,500 each month

whichever is the least amount.

We will only cover this if:

- you arranged to resume your usual work on your return to Australia
- your inability to resume work occurred less than 30 days after the accident
- you provide us with a doctor's certificate stating that you are unable to resume work
- the accident occurred on your journey during the period of insurance.

LIABILITY

LIABILITY COVER

We will cover your legal liability as a result of an incident during your journey that causes loss or damage to someone else's property, or death or bodily injury to other people, up to \$2,500,000.

The policy limit includes any legal costs you have to pay in relation to the incident, that you have advised us of before they have been incurred and which we have agreed in writing to pay you, including costs awarded against you.

If someone is making a liability claim against you, you must not:

- pay or promise to pay for the claim, or
- admit responsibility for the claim.

ADDITIONAL COVER INCLUDED IN THIS INSURANCE

HIJACK

If you are travelling by public transport overseas and your transport is forcibly seized for the purpose of extortion or any other illegal reason, we will pay \$5,000 if the BankVic Qantas Visa or Visa Gold cardholder is travelling alone or \$10,000 if the cardholder is travelling with their spouse and/or dependent children under 21 years of age.

We will not pay for any incident resulting from any act or threat of terrorism.

MUGGING

We will pay up to \$500 if you are travelling overseas and are injured and hospitalised as a result of a mugging.

We will only cover you if you report the mugging to the Police within 24 hours of the incident taking place, and you can produce written proof that you have made the report.

We will not pay for any incident resulting from any act or threat of terrorism.

HIRE VEHICLE EXCESS WAIVER

We will pay the insurance excess you are liable for under a hire agreement up to \$2,000.

We will only cover you if:

- you are the driver, and are nominated as a driver on the rental agreement
- you hired the vehicle through a registered hire vehicle company
- you are involved in an accident in a vehicle you have hired, or the hired vehicle suffers loss or damage as a result of malicious damage or theft, and
- you are a licensed driver and have fulfilled all the terms and conditions of the hire agreement

We will not pay for any amount you are liable to pay arising out of your acceptance of an additional excess to reduce the hiring fees.

We will not pay for any incident resulting from any act or threat of terrorism.

This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit.

RETURN OF A HIRE VEHICLE

If you hire a vehicle and become unfit to drive, we will cover the cost of returning the hire vehicle to the nearest depot, up to \$500.

We will only cover this if you provide us with a certificate from your doctor or dentist stating that you are unfit to drive.

We will not pay for any incident resulting from any act or threat of terrorism.

EXCLUSIONS TO YOUR COVER

Any cover we provide is subject to the following exclusions

GENERAL EXCLUSIONS

We will not cover any loss or damage as a result of, or caused by:

- any incident that does not occur during the period of insurance
- theft or loss of cash, bank notes and other negotiable items, unless the loss is covered under 'Travel documents'
- pre-existing medical conditions of any person, including you, your travelling companions, your relatives, or your business

- partners, unless the condition is one we automatically cover
- if at the time you departed on your journey you:
 - do not have a ticket returning you to Australia within four months of the commencement of your journey;
 - were over 70 years of age
- pregnancy or childbirth, involving you or any other person, after the end of the 24th week of pregnancy, including:
 - any medical complications if the pregnancy was medically assisted
 - the health of a newborn child

The 24th week is calculated using your estimated date of delivery given to us by your doctor.

- Any expenses you incur after the end of your original journey, which are directly related to any injury or illness you suffered during the original journey if:
 - you are medically able to, but decide not to return to Australia after the end of the original journey
- your failure to take reasonable care to:
 - safeguard your property, including failure to use any safe or safety deposit facility made available to you
 - avoid accidental injury, including your failure to wear and/or use appropriate safety equipment
 - minimise your loss
- any act of violence by you
- motorcycling, if the driver does not have a current Australian motorcycle licence – this applies even if the driver is not required to hold a motorcycle licence or a motorcycle licence is not required by law
- hunting
- racing, other than on foot
- any sporting activity you play for which you receive financial reward or benefits from participating in that sporting activity, regardless of whether or not you are a professional sports person
- polo
- off-piste skiing
- diving with an artificial breathing device, unless you have an open water diving certificate or are being directly supervised by a qualified diving instructor
- travel in, or attached to, any air-supported devices (e.g. hang glider), unless you are a passenger in a fully licensed passenger aircraft operated by an airline or air-charter company
- abseiling, mountaineering or rock climbing if you need to use climbing equipment
- yachting which involves sailing in international waters
- you, or your travelling companion no longer wanting to travel, or deciding to change your plans
- you not following advice in the mass media or any government or other official body's warning and you did not take appropriate action to avoid or minimise any potential claim under your Complimentary Cover (including delay of travel to the country or part of the country referred to in the warning)
- loss of enjoyment or other financial loss not covered in this Complimentary Cover
- suicide or attempted suicide involving you or any other person
- sexually transmitted or transmittable diseases, or any disease transmitted by you
- the effects of alcohol or drugs
- any form of consequential loss
- any illegal or unlawful act by you including any loss because of your legal detention or the legal confiscation or destruction of

- your property
- breach of any government prohibition or regulation, including the failure to obtain a visa, work permit or passport when you are required to do so
- war or warlike activities, invasion, acts of foreign enemies, civil war, revolution, insurrection or act of a military power
- anything nuclear or radioactive
- nervousness, anxiety, depression or stress-related disorders that results in you deciding not to travel
- the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider to provide services or accommodation due to their insolvency, or the financial insolvency of any person, company or organisation they deal with
- any advice given, services provided or any acts or omissions of any third party service provider including, without limitation, providers of medical services, transportation, security personnel or legal services
- accidental damage, loss or theft of any stock in a business, trade or profession, or goods purchased for re-sale or consignment
- you engaging in any hazardous work
- additional BankVic Qantas Visa or Visa Gold cardholders unless they are the spouse or dependent children of the valid BankVic Qantas Visa or Visa Gold cardholder and are accompanied by the valid BankVic Qantas Visa or Visa Gold cardholder. This exclusion will not apply while the spouse or dependent child is travelling directly to the valid BankVic Qantas Visa or Visa Gold cardholder from Australia or directly to Australia after departing from the accompanied valid BankVic Qantas Visa or Visa Gold cardholder.

We will not cover:

- losses covered under any other policy or scheme, including a private health scheme, workers' compensation scheme, or other accident compensation schemes
- telephone or transport costs in connection with any claim, unless cover is specifically listed under the Complimentary Cover
- unused prepaid travel tickets where we have repatriated you home
- any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services
- any expenses if you travel in order to get medical or dental treatment or elective surgery. This includes any expenses arising from complications, side-effects or ongoing care required due to this treatment or surgery.

CANCELLATION, RESCHEDULING AND TRAVEL DELAY EXCLUSIONS

We will not cover losses directly or indirectly caused by:

- delays due to a carrier, including the rescheduling, cancellation or breakdown of your transport, unless the costs are covered under 'Minor travel delays'
- any business, financial or contractual obligations of you, or any other person
- your tour operator cancelling a tour because there are not enough people travelling on the tour, or part of the tour
- any act or threat of terrorism
- a human pandemic, epidemic or any other outbreak of infectious disease including any derivative or mutation of such diseases, or the threat or perceived threat of any such pandemic, epidemic or outbreak
- the death, injury or illness of any person living outside Australia
- any event occurring before you booked a journey that may cause your journey to be cancelled, abandoned or shortened

We will not cover:

- rescheduling costs incurred after you have departed on your journey
- your travel expenses to return to Australia if you have tickets that allow your dates of travel to be changed
- your travel expenses to Australia if you have not already booked and paid for it before we return you to Australia – we will deduct the cost of this fare from any claim where we have returned you to Australia
- additional travel and accommodation expenses if you have received cancellation or rescheduling costs for the same period
- additional expenses resulting from your decision to extend your journey beyond the original journey you booked before departing Australia
- a fault of, or a mistake in, your travel arrangements made by a travel agent, tour operator or travel wholesaler

DEATH OR PERMANENT DISABILITY EXCLUSIONS

We will not cover:

- death or disability if it is directly related to Deep Vein Thrombosis (DVT)
- if the death occurs 12 months after the travel has concluded
- any expenses if you or your estate cannot provide us with a certified copy of the Death Certificate or any other evidence needed to support the claim
- loss of income for any dependent children under 21 years of age

LIABILITY EXCLUSIONS

We will not cover any amount you are legally liable to pay for:

- death, bodily injury or disease caused to you, your relative, your travelling companion, your business partner, any person you employ, or anyone you have covered under a workers' compensation legislation, ordinance or agreement
- any incident where another insurance policy which is required by law already covers you for the liability
- loss of, or damage to, property you own, you have borrowed, hired or have under your control
- death, bodily injury, disease or damage to property which arises out of your business, profession or trade activities, including giving advice
- penalties, fines or awards of aggravated, exemplary or punitive damages made against you
- death, bodily injury, disease or damage to property which arises out of your ownership, use or possession of any mechanically propelled vehicle, aircraft or watercraft

LUGGAGE AND TRAVEL DOCUMENTS EXCLUSIONS

We will not cover:

- electrical or mechanical breakdown of items
- damage to fragile or brittle items, unless they are broken during a motor vehicle collision. This does not apply to spectacle lenses, binoculars, cameras or video equipment
- loss due to
 - depreciation
 - wear and tear
 - climatic or atmospheric conditions
 - vermin and rodents
 - insects or birds
 - cleaning, repairing or restoring
- loss or theft of luggage left unsupervised in a public place. Your

luggage is considered unsupervised when it is left

- with a person other than your travelling companion
- in a position where it remains out of your sight for a sufficient length of time for it to be removed without your knowledge, or
- at a distance which creates an opportunity for it to be taken without reasonable chance of you apprehending or identifying the thief.
- in an unlocked vehicle, or if left in a vehicle overnight whether locked or unlocked
- damage to sporting equipment while it is in use
- mechanical or machine parts, items for sale, cargo taken with you or purchased overseas
- loss of, or damage to, your luggage that you do not take with you on your transport, or which has been sent by road, rail or marine freight contract
- loss of, or damage to, jewellery, cameras, video cameras, mobile phones, computers or portable electronic equipment which you have put in the cargo area of a train, aircraft, ship or coach – this starts from the time you check-in your luggage with a transport provider
- loss of or damage to luggage you have not taken reasonable care to secure in a backpackers or hostel-type facility
- items left behind in any accommodation after you have checked out or items left behind in any aircraft, ship, train, bus or taxi

MEDICAL AND DENTAL EXCLUSIONS

We will not cover:

- you, if you travel against medical or dental advice
- any medical or dental expenses for treatment received in Australia. This includes ambulance services provided to you in Australia unless we have agreed to cover these under this Complimentary Cover.
- routine medical or dental treatment
- the cost of any medical or dental treatment that can be delayed until you return to Australia
- any costs to treat an illness, disease, or deterioration/decay of teeth, or ongoing maintenance of teeth or gums
- damage to bridges or crowns
- you, if we ask you to move and you, your spouse, or relatives refuse to let you be moved when we and your treating doctor agree that you can be moved, we will stop covering you from the date we ask you to move. You will then be responsible for any on-going or additional costs relating to or arising out of the event you have claimed for.
- accommodation or travel expenses that result from you being delayed due to an illness or injury, unless your doctor recommends in writing that you are unfit to travel or to continue with your original trip. Unfit to travel does not include mere discomfort when travelling.
- expenses incurred to resume your journey after we have returned you to Australia following you becoming ill or injured
- travel and accommodation expenses if you have received cancellation costs for the same period
- a return ticket to Australia if you have not already booked and paid for it before we return you to Australia. We will deduct the cost of this fare from any claim where we returned you to Australia.

Your responsibilities when you have Complimentary Cover

You must;

- be truthful and frank in any statement you make in connection with your Complimentary Cover

- take reasonable precautions to avoid a claim being made
- obey all laws and make sure anyone acting on your behalf obeys all laws
- not make a fraudulent claim under this Complimentary Cover or any other insurance Policy
- follow the conditions of this Complimentary Cover

Your responsibilities when you are making a claim

When you make a claim for incident cover, or legal liability, there are a number of responsibilities that you must meet.

You must:

- be truthful and frank in any statement you make in connection with a claim
- take safe and reasonable steps to prevent any further loss, damage or liability occurring
- report loss, damage or theft of your luggage to the Police, transport provider or any appropriate authority within 24 hours of each incident taking place and obtain written proof of the report. The lost, damaged or stolen items must be listed in the report
- give us any information or assistance we require to investigate and process your claim
 - this may include Police reports, declarations or evidence of ownership
- not pay or promise to pay for a claim, or admit responsibility for a claim
- In addition, you also give us your rights to claim from anyone else
- if you have a right to claim from anyone else for an incident covered by us, you give us your rights to make that claim, to conduct, defend or settle any legal action and to act in your name – you must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require.

If you do not meet your responsibilities

If you do not meet your responsibilities, we may refuse or reduce a claim.

HOW TO MAKE A CLAIM

WHAT YOU NEED TO DO TO MAKE A CLAIM

1. CONTACT US OR

We will give you immediate advice and assistance with your claim lodgement, 24 hours a day, 7 days a week.

Telephone: 13 24 80

You must tell us within 30 days of completing or cancelling your journey.

If your matter is urgent please use our Hotline

2. PROVIDE US WITH ALL THE INFORMATION WE NEED TO ASSESS YOUR CLAIM

We will need original medical, dental or Police reports, declarations, receipts, valuations or other evidence of ownership.

For medical or dental expenses, we will need written confirmation of your illness or injury from a qualified member of the medical or dental profession.

For loss or theft of luggage items, we will need a copy of the report you lodged with the Police or the carrier from where the loss or theft was reported, together with evidence of ownership, such as original receipts or operating manuals. For delay of luggage we will also need written advice from your transport provider of the amount of compensation you are entitled to claim from the transport provider

for the delay.

For cancellation or rescheduling expenses, we will need original receipts, tickets, or a letter from the travel agent showing any charges to re-arrange or cancel your journey, or a doctor's certificate or letter from the carrier.

3. SUBROGATION

If you can claim from anyone else and we also pay you, then you must refund us the amount we paid if they pay you. You cannot claim from us and them unless we are only making up the difference.

You must assist us even after we have paid your claim if we want to recover the amount of any payment from anyone who caused you to suffer loss or damage. This could include attending court to give evidence.

FRAUDULENT CLAIMS

When making a claim, you have a responsibility to assist us and to act in an honest and truthful manner. If you or anyone acting on your behalf makes a fraudulent claim under this insurance, then no payment will be made for that claim and we may take legal action against you. Also, you may no longer be eligible for this insurance or to use the card account.

HOW WE SETTLE YOUR CLAIM

1. IF WE AGREE TO SETTLE YOUR CLAIM

The maximum amount we will pay for all claims in total under each section of the Complimentary Cover is shown under Terms and Conditions applying to all covers on Page 7. The limits that apply to the benefits are the maximum amount we will pay for all claims made by you and/or any other person covered under the Complimentary Cover.

Where we make a payment under this Complimentary Cover for acquisition of goods, services, supply or compensation, we will reduce the payment by deducting any input tax credit you are entitled to under A New Tax System (Goods and Services Tax) Act 1999.

Any claims that we pay will be in Australian dollars, the rate of exchange we will use will be the exchange rate applicable on the date you had your loss of expense

2. IF YOU NEED TO PAY AN EXCESS

If we settle your claim, we will deduct the amount of the excess from the amount we settle your claim for or we will ask you to pay the excess to us.

3. IF WE AGREE TO SETTLE YOUR LUGGAGE CLAIM

We will decide whether to:

- repair the luggage
- replace the luggage with nearest equivalent new luggage, or
- pay you the cost of repair or replacement

We will not pay more than the original purchase price for any item. We will reduce the amount we pay:

- to allow for age, wear, tear and depreciation, and
- by any amount that we pay you for emergency purchase of clothing and toiletries, if you make a claim for both lost luggage and emergency purchase of clothing and toiletries from the same incident

If we agree to settle your luggage claim any salvage becomes our property.

4. IF WE AGREE TO SETTLE YOUR CANCELLATION CLAIM AND YOU HAVE USED FREQUENT FLYER POINTS OR A SIMILAR SCHEME TO PURCHASE YOUR TICKET

We will:

- obtain the cost of an equivalent class airline ticket based on the quoted retail price at the time the original ticket was issued
- deduct your financial contribution
- then multiply this figure by the total number of points lost, and
- divide by the total number of points used to obtain your original ticket

COMPLAINTS

As part of our commitment to customer service, we have an internal dispute resolution process in place.

- If you have a complaint, the first thing you should do is speak to a staff member in the area concerned.
- If your complaint relates specifically to a claim, please contact the claims officer managing your claim.
- If the Customer Service staff member or claims officer are unable to resolve the matter for you, and you are not satisfied with their decision, you may speak to a manager.
- If you are not satisfied with the response from the manager you can seek a review.
- If the matter is still not resolved, the manager will refer you to the relevant internal dispute resolution area who will conduct a review of your dispute.

If you are not satisfied with their decision, you are entitled to seek an external review of the decision. You will be provided with information about the options available to you, for example, referring you to the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678 (free call), info@afca.org.au or GPO Box 3, Melbourne, Victoria 3001. You will find more information about AFCA on their website is www.afca.org.au.

HOW CGU PROTECTS YOUR PRIVACY

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

Our Privacy Policy sets out how your personal information is used, disclosed and protected. We may communicate your personal information to our service providers and this will always be carried out in accordance with the relevant privacy legislation.

If you have any questions in relation to privacy, please contact CGU on 13 15 32.

Alternatively go to www.cgu.com.au/cgu/pages/privacy.aspx for a copy of CGU's Privacy Policy

THE GENERAL INSURANCE CODE OF PRACTICE

The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to promote better, more-informed relations between insurers and their customers
- to improve consumer confidence in the general insurance industry
- to provide better mechanisms for the resolution of complaints and disputes between insurers and their customers, and
- to commit insurers and the professionals they rely upon to higher standards of customer service.

Our commitment to you; We have adopted and support the Code and are committed to complying with it. Please contact us if you would like more information about the Code

HOW TO CONTACT US

For claims information You can contact CGU on:

T 13 24 80 Advise you are a member with BankVic and which BankVic credit card you have (BankVic Qantas Visa or the Visa Gold card)

For general enquiries You can contact BankVic in any of the following ways:

T 13 63 73

bankvic.com.au