

Qantas Premier Credit Card Complimentary Travel Insurance Terms and Conditions

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Policy number: 09NACCIT11

Qantas Premier Platinum Credit Card Cover is effective from **1 May 2017**

Qantas Premier Everyday Credit Card Cover is effective from **1 December 2017**

This booklet contains important information about all Qantas Premier Credit Card products Complimentary Travel Insurance and should be read carefully and stored in a safe place. We recommend that You take this with You when You travel.

Please note that amounts quoted are in Australian dollars.

Please familiarise Yourself with its contents. We want to ensure You are clear about what Your Qantas Premier Credit Card Complimentary Travel Insurance covers You for. So if You are unclear about anything in this document, please call 1800 055 268 and Our insurance team will be happy to assist You with any enquiries.

ELIGIBILITY AND ACTIVATION OF INSURANCE BENEFITS

Important: In order to be eligible for the insurance benefits, You must first activate the cover. See the table below for details:

Activation of Cover under the Master Policy 09NACCIT1 for All Qantas Premier Credit Cards

1. Overseas Travel Insurance – Maximum 30 day trip duration

Cover is activated and effective when You pay a minimum of \$500 and/or pay the full amount of the return overseas travel ticket by charging the payment to your Qantas Premier Credit Card or by redeeming Qantas points earned on the Qantas Premier Credit Card.

The Trip must commence and end in Australia. Cover is not activated until a minimum of \$500 and/or full amount has been paid for a return ticket (i.e. if You pay for a one-way ticket, You are not covered under these benefits).

This cover extends to the Cardmember's Spouse and/or Dependent Children who are travelling with the Cardmember for the entire holiday and who hold return overseas travel tickets.

2. Transport Accident Insurance

Cover is activated and effective when You pay the full amount of return overseas travel tickets by charging the payment to your Qantas Premier Credit Card or by redeeming Qantas points earned on the Qantas Premier Credit Card, prior to leaving Australia, for a Common Carrier Conveyance Trip.

This cover extends to the Cardmember's Spouse and/or Dependent Children who are travelling with the Cardmember for the entire holiday and who hold return overseas travel tickets.

3. Interstate Flight Inconvenience Insurance, subject to Nil excess.

Domestic flight inconvenience insurance is available to Cardmembers whilst they are on an interstate Australian holiday of up to fourteen (14) days and is activated and effective subject to the same activation criteria as for Section 2, but related to return domestic flight fares.

This cover extends to the Cardmember's Spouse and/or Dependent Children who are travelling with the Cardmember for the entire holiday and who hold return domestic flight tickets.

4. Global Hire Car Excess Waiver

Cover is activated and effective when You take legal control of the Hire Car and the entire cost is charged to Your Qantas Premier Credit Card Account

5. Golfers' Insurance

Cover is activated and effective when you hold a Qantas Premier Credit Card Account. This cover provides insurance against theft of or accidental damage to Your golf clubs.

Important: Supplementary Card Members are not covered for Travel Insurance benefits (Sections 1 to 5 – see table over page). If You are a Supplementary Card Member or a Supplementary Card Member is travelling with You on a Trip, You should consider whether these benefits provide adequate cover. The Supplementary Card Member may need to take out a separate travel insurance policy.

Benefits for Qantas Premier Platinum Credit Card and Qantas Premier Everyday Credit Card

Section	Benefit	Benefit Primary Card Member	Supplementary Card Member
1. Overseas travel insurance – Maximum 30 day trip duration			
1A	Travel Cancellation Cover	✓	No Cover
1B	Medical Emergency Expenses Cover (For 24-hour medical and travel emergency assistance call Chubb Assistance on +61 2 8907 5666)	✓	No Cover
	Funeral expenses/ Repatriation of Remains Cover	✓	No Cover
	Hospital Cash Cover	✓	No Cover
1C	Travel Delay Cover	✓	No Cover
1D	Resumption of Journey Cover	✓	No Cover
1E	Baggage, Money and Documents Cover	✓	No Cover
1F	Personal Liability Cover	✓	No Cover
1G	Accidental Loss of Life Cover	✓	No Cover
1H	Special Event Cover	✓	No Cover
2. Transport Accident Insurance			
Transport Accident Insurance Cover		✓	No Cover
3. Interstate Flight Inconvenience Insurance, subject to Nil excess			
3A	(a) Flight Delays	✓	No Cover
	(b) Luggage Delays	✓	No Cover
3C	Funeral Expenses	✓	No Cover
3D	Cancellation of Domestic Travel	✓	No Cover
4. Global Hire Car Excess Waiver			
Global Hire Car Excess Waiver		✓	No Cover
5. Golfers' Insurance			
Golfers' Insurance		✓	No Cover

Section	Benefits	Qantas Premier Platinum Credit Card & Qantas Premier Everyday Credit Card
1. Overseas travel insurance		Maximum 30 day trip duration – All benefits are subject to \$500 excess (except Accidental Loss of Life cover)
1A	Travel Cancellation Cover	Up to \$20,000 per Covered Person; up to a maximum of \$80,000 (except travel agents' cancellation fee, which is limited to the lesser of \$1,000 or 15% of the value of travel) per Qantas Premier Credit Card Account.
1B	Medical Emergency Expenses Cover	Up to \$1,000,000 per Covered Person (with exception of \$1,250 limit for emergency dental); up to a maximum of \$4,000,000 per Qantas Premier Credit Card Account.
	Funeral expenses/ Repatriation of Remains Cover	Up to \$10,000 per Covered Person; up to a maximum of \$40,000 per Qantas Premier Credit Card Account.
	Hospital Cash Cover	\$100 per day per Covered Person up to a maximum of \$2,000 per Covered Person.
1C	Delay Cover	Up to \$750 per Covered Person up to a maximum of \$1,500 per Qantas Premier Credit Card Account.
1D	Special Event Cover	\$2,000 per Covered Person up to a maximum of \$3,250 per Qantas Premier Credit Card Account.
1E	Resumption of Journey Cover	Up to \$3,000 per Covered Person up to a maximum of \$12,500 per Qantas Premier Credit Card Account.
1F	Baggage, Money and Documents Cover	Up to \$10,000 per Covered Person up to a maximum of \$15,000 per Qantas Premier Credit Card Account, subject to sub-limits in these Terms and Conditions.
1G	Personal Liability Cover	Up to \$1,000,000 per Covered Person and per Qantas Premier Credit Card Account.
1H	Accidental Loss of Life Cover	\$20,000 for Cardmember. \$15,000 for Spouse and \$10,000 for Dependent Children.
2. Transport Accident Insurance		Up to \$200,000 for Accidental Loss of Life, subject to sub-limits in these Terms and Conditions.
3. Interstate Flight Inconvenience Insurance		Subject to nil excess.
3A	(a) Flight Delays	After 4 hours, \$100 per Covered Person per 4 hours, up to a maximum of \$500 per Qantas Premier Credit Card Account.
	(b) Luggage Delays	After 12 hours luggage delay, \$100 per Covered Person, up to a maximum of \$500 per Qantas Premier Credit Card Account.
3C	Funeral Expenses	Up to \$10,000 per Covered Person, up to a maximum of \$40,000 per Qantas Premier Credit Card Account.
3D	Cancellation of Domestic Travel	Up to \$2,000 per Qantas Premier Credit Card Account.
4. Global Hire Car Excess Waiver		Up to \$3,000 per Covered Person or Qantas Premier Credit Card Account, subject to \$500 excess.
5. Golfers' Insurance		Up to \$2 500 per annual period, subject to Nil excess.

IMPORTANT INFORMATION ABOUT THE COVERS

These Terms and Conditions set out important information about the insurance available to Cardmembers. The Terms and Conditions explain the nature of the arrangements and their relevant benefits and risks.

Importantly, “We”, “Us” and “Our” in this section refers to the insurer Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) of Level 38, 225 George Street, Sydney NSW 2000 (Chubb), and not Citigroup Pty Limited ABN: 88 004 325 080 I AFSL No: 238098 Citigroup Centre 2 Park Street Sydney NSW 2000 (Citi), the issuer of your card.

Citigroup Pty Limited ABN: 88 004 325 080 I AFSL No: 238098 Citigroup Centre 2 Park Street Sydney NSW 2000 is the insured under a master policy (the Master Policy).

The Qantas Premier credit card’ policy number is 09NACCITI1

Cover under the Master Policy may be accessed by Cardmembers. The Master Policy is underwritten by the insurer, Chubb.

Under the Master Policy entered into between Citi and Chubb, You get automatic access to the benefits detailed in these Terms and Conditions provided by Chubb as the insurer where You have met the activation and eligibility requirements set out in the Eligibility and Activation of Insurance Benefits above. You are not charged by Chubb for these benefits.

Access to cover is provided to you solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). You do not enter into an agreement with Chubb and Chubb does not hold anything on trust for You under this Master Policy. Citi is not the insurer, does not guarantee or hold this right on trust for You, does not act on Chubb’s or Your behalf and is not authorised to and makes no recommendation in relation to these insurances. Neither Citi nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001 (Cth)) of Chubb or any of its related companies. Citi has no responsibility or liability to You in relation to any insurance claims.

Chubb or Citi may vary, terminate or not renew the Master Policy where permitted by law and Your consent may not be required in each case. Citi will notify You of any variation, termination or non-renewal of the policies. Variation, termination or non-renewal does not affect Your rights arising before these events occurred.

No advice is provided by Chubb or Citi on whether this insurance is appropriate for Your needs, financial situation or objectives.

You are not obliged to accept any of the benefits of the cover applicable to Your Qantas Premier credit card.

However, if You wish to make a claim under the appropriate cover provided in this section, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document.

Please keep detailed particulars and proof of any loss including, but not limited to, the sales receipt and credit card account statement showing any purchases made.

Please Read Document Carefully and Keep It In a Safe Place

These Terms and Conditions were updated on 1 December 2017.

Other Insurance

The insurance cover described in this document is provided for Your benefit under the Master Policy entered into between Chubb and Citi. If You are entitled to receive a benefit or make a claim under another policy (for example a comprehensive Accident and Sickness or Unemployment policy) in respect of the same loss as Your claim under this Master Policy, then Chubb is not liable to provide indemnity under this Master Policy until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under this Master Policy in respect of the same loss shall only be excess insurance cover over and above the applicable other policy.

Termination

Cover will terminate at the earlier of the following:

- a) cancellation of Your Qantas Premier Credit Card Account; or
- b) termination of the Master Policy.

The cover provided is subject to any endorsements and/or amendments to the Master Policy from time to time.

For medical and travel emergencies please contact Chubb Assistance on +61 2 8907 5666. IF YOU REQUIRE EMERGENCY ASSISTANCE ANYWHERE IN THE WORLD CONTACT THE LOCAL TELEPHONE OPERATOR AND REQUEST A REVERSE-CHARGE CALL.

For claims and general enquiries about these Terms and Conditions, please contact Chubb:

Address	Grosvenor Place, Level 38, 225 George Street SYDNEY NSW 2000
Postal Address	Grosvenor Place, Level 38, 225 George Street SYDNEY NSW 2000 GPO Box 4065 SYDNEY NSW 2001
Telephone	<u>1800 055 268</u>
Facsimile	<u>+61 2 9335 3467</u>
Email	<u>CustomerService.AUNZ@chubb.com</u>
Email Claim lodgement	<u>www.chubbclaims.com.au</u>

General Terms And Conditions Applicable To All Sections

General Exclusions

Chubb will not cover loss under all sections of these Terms and Conditions caused or contributed by:

1. alcohol intoxication as defined in the jurisdiction where the accident occurred and/or acting under the influence of alcohol above the permitted legal limit.
2. your intentionally self-inflicted injury, suicide, self-destruction or any attempt there at.
3. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.).
4. declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war.
5. service in the military, naval or air service of any country.
6. participation in any military, police or fire-fighting activity.
7. activities undertaken as an operator or crew member of any conveyance.
8. flying in military aircraft or any aircraft which requires special permits or waivers.

9. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries.
10. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.
11. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor.
12. taking of alcohol in combination with any drug or medication:
 - a. if a Doctor has advised against it or advised that it may cause impairment; or
 - b. if the medication packaging includes a warning about the effects of mixing the drug or medication with alcohol; or
 - c. if it is reasonably foreseeable that the drug or medication could adversely affect You when taken in combination with alcohol.
13. an act of Terrorism except when such event occurs under the cover in Section (4) Transport Accident Insurance of these Terms and Conditions.
14. any condition that results in a fear of flying or travel related phobias.
15. any loss or expense with respect to Cuba (for US citizens) or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

We have highlighted a few important exclusions and limitations below:

- You must be eighty (80) years of age or under when you commence Your Trip; and
- If you are a Supplementary Card Member you are not covered by any insurance made available to the Cardmember, unless you otherwise fall within the definition of Covered Person.

DEFINITIONS

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

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time.

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

Cardmember means the account holder of a Qantas Premier Credit Card Account, who is eighty (80) years of age or less at any time during a Trip, and who permanently resides in Australia.

Close Relative means Spouse, parent, parent-in-law, step-parent, guardian, child, grandchild, step-child, brother, brother-in-law, sister, sister-in-law, daughter, daughter-in-law, son, son-in-law, fiancé, fiancée, uncle, aunt, half-brother, half-sister, niece, nephew or grandparent who permanently resides in Australia

Common Carrier Conveyance means an air, land or water vehicle (other than a rental vehicle or Private Charter aircraft) operated by a common carrier licensed to carry passengers for hire (including taxis and airport limousines).

Common Carrier Conveyance Trip means a trip:

- (a) taken by You between the point of departure and the final destination outside Australia as shown on Your ticket; and
- (b) where the total value (i.e. including but not limited to money and/or reward type points) of the return overseas travel ticket was obtained prior to the commencement date of Your Trip by You by one of the following methods:
 - i) was paid for by being charged to a Qantas Premier Credit Card Account; and/or
 - ii) Qantas points earned on the Qantas Premier Credit Card Account.

Covered Person means a Cardmember and their Spouse and Dependent Child/ren provided they are travelling with the Cardmember for the entire Trip and hold return travel tickets.

Dependent Child/Children means either:

- a) Cardmember's children up to and including the age of nineteen (19) who permanently reside with You, or
- b) Cardmember's children from the age of nineteen (19) up to and including the age of twenty-five (25) who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon You for their maintenance and support and permanently reside with You when they are not attending the accredited institution of higher learning; or
- c) Cardmember's child who is physically or mentally incapable of self-support upon attaining age nineteen (19) whilst they remain incapacitated and unmarried.

Doctor means a legally registered medical practitioner who is not You or Your relative.

Emergency Assistance Company means Chubb Assistance +61 2 8907 5666.

Injury means bodily injury which is:

- a) caused by accidental, violent, external and visible means and results solely, directly and independently of all other causes (the accident);
- b) a Loss related to the accident, which has occurred within three hundred and sixty-five (365) days of the accident.

Loss means with reference to:

- a) a foot, complete and permanent severance at or above the ankle joint;
- b) a hand, complete and permanent severance at or above the wrist; or
- c) an eye, the irrecoverable loss of the entire sight of such eye.

Pre-Existing Medical Condition means any medical or mental condition existing prior to the booking of Your Trip affecting You or any Close Relative, or Travel Companion without whom Your Trip cannot be taken. This means any condition causing You pain or physical distress or severely restricting Your normal mobility, including (but not limited to):

- a) any existing medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any chronic or ongoing physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice has been received, or medication prescribed or taken at any time before you obtained your return overseas travel ticket;
- b) any condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice is received, or medication prescribed or taken, after you obtained your return overseas travel ticket, but prior to the commencement of your Trip; and
- c) any complication arising from any such condition outlined above, except that unexpected/unforeseen events relating to pregnancy are not regarded as a pre-existing medical condition.

Pre-Existing Medical Condition does not include the following automatically accepted existing medical conditions:

Asthma	If You have not had an asthma attack requiring treatment by a Doctor in the last 12 months.
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 Blood Sugar Level reading between 4 and 10.
Epilepsy	If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last 12 months.
Gout	If the gout has remained stable for the past 6 months.
Hiatus Hernia	If no surgery is planned in the next 2 years.
Hip Replacement	If performed more than 6 months ago.
High Blood Pressure	If You have no known heart conditions and Your current BP reading is below 165/95.
High Cholesterol	If You have no known heart conditions.
Peptic Ulcer	If Your condition has remained stable for more than 6 months.
Prostate Cancer	If You are no longer undergoing treatment and have a P.S.A (Prostate Specific Antigen) of 3.0 or less.
Stroke	If the stroke occurred more than 12 months ago and no further rehabilitation or specialist review is planned.
Underactive or overactive Thyroid	If not as a result of a tumour.

Private Charter means a flight(s) or voyage(s) during Your Trip on an aircraft or watercraft where You and Your Travelling Companions are the only passengers. For example, a helicopter sight-seeing tour or sailing on a private vessel.

Qantas Premier Credit Card Account means the current and valid account issued by Citi.

Scheduled Airline means an airline listed in the official airline guide or equivalent and the air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is

registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include Private Charter.

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

Special Event means a wedding, funeral, pre-paid conference, pre-paid sporting event or pre-paid concert, which before You left Australia You had planned to attend.

Specially Designated List means names of a person, entities, groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Special Sports means boxing; cave diving; horse jumping; hunting and hunting on horseback; professional sports; solo canyoning; solo caving; solo diving; solo mountain-climbing; steeple chasing; any form of motor racing, speed, performance or endurance tests.

Spouse means a Cardmember's husband or wife or fiancé(e) and includes a de-facto and/or life partner, who is not over eighty (80) years of age at any time during a Trip, and with whom the Cardmember has continuously cohabited for a period of six (6) months or more.

Supplementary Card Member means a person who has been issued a supplementary card on a Qantas Premier Credit Card Account.

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

- a) that involves the following or preparation for the following:
 - i) use of, or threat of, force or violence; or
 - ii) commission of, or threat of, force or violence; or
 - iii) commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b) when one (1) or both of the following applies:
 - i) the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - ii) it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Terms and Conditions means this document, being the Qantas Premier Credit Card Complimentary Travel Insurance Terms & Conditions

Travel Companion means a person whom, before the Trip began, arranged to accompany You from Australia and then on Your Trip for at least half of the time of Your Trip.

Treatment means surgical or medical procedures performed by a Doctor or dentist where the sole purpose of which is to cure or relieve acute illness or injury.

Trip means a trip:

- (a) not exceeding thirty (30) days during each year of the Cardmember's membership; and/or
- (b) where a minimum of \$500 of the return overseas travel ticket for a Trip:
 - i) was charged to a Qantas Premier Credit Card Account; and/or
 - ii) the Cardmember has redeemed their Qantas points earned on the Qantas Premier Credit Card Account in exchange for Your return overseas travel ticket.

Each trip must be a return trip and must start and end in Australia.

You/Your means each Covered Person.

We/Our/Us means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687).

BENEFITS

1. OVERSEAS TRAVEL INSURANCE – Maximum 30 day trip duration

Section 1A Travel Cancellation Cover

Specific Definitions under Travel Cancellation Cover

Travel Disruption means unexpected cancellation of travel arrangements and other unexpected expenses for one of the reasons listed below:

1. There is a natural disaster, or a natural disaster has recently happened or is reasonably expected to happen either at Your destination or at Your or Your Travel Companion's normal residence in Australia; or
2. Whilst overseas You or Your Travel Companion's travel documents are lost or stolen; or
3. Your or Your Travel Companion's normal residence in Australia is destroyed; or
4. You or Your Travel Companion are quarantined; or
5. You or Your Travel Companion are subpoenaed to attend court in Australia; or
6. You, Your Travel Companion or a Close Relative living in Australia:
 - a. dies; or
 - b. sustains a serious Injury; or
 - c. becomes seriously ill.

We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events to be satisfied that the cancellation was appropriate and reasonably necessary.

7. The unexpected cancellation of You or Your Travel Companion's authorised prearranged leave provided, the person whose leave has been cancelled is a full time employee of the police, fire, ambulance, defence or emergency services;
8. You or Your Travel Companion having to sit unexpected exams in regard to studies either of you are undertaking;
9. Your arranged travel is cancelled or delayed by the carrier because of unexpected:
 - a. mechanical breakdown; or
 - b. weather conditions; or
 - c. natural disasters; or

- d. riots, strikes, civil commotion (but not Terrorism, any war like activities, war, whether it has been formally declared or not, any hostilities, rebellion or revolution, or military coup, or overthrow of a government); or
10. You or Your Travel Companion are unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

IMPORTANT

If You want to claim under this section, You must take steps to minimise Your losses. As soon as possible after the cancellation You must: recover any refund You are entitled to and cancel any other travel or accommodation arrangements that depend on Your cancelled arrangements and that You are now unable to use.

Cover

Cover is provided under this section for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. In the event of Travel Disruption
 - a) In the event of Travel Disruption and You continue Your travel, We will pay:
 - i) for any part of Your cancelled travel arrangements that:
 - (1) You have paid for but are unable to use; and
 - (2) that are non-refundable; or
 - ii) the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. We will pay these costs minus the amount of any refundable part of Your cancelled travel arrangements. We will only pay to upgrade Your travel on the type of transport You chose in Your cancelled travel arrangements.

We will also pay for any part of Your cancelled accommodation arrangements that:

 - ii) You have paid for but are unable to use; and
 - iii) which are non-refundable.
 - b) In the event of Travel Disruption and You do not continue Your travel, We will pay for any part of Your cancelled travel and accommodation arrangements that:
 - i) You have paid for, but will not use; and
 - ii) which are non-refundable.
 - c) up to \$20,000 per Covered Person, and a maximum of \$80,000 per Qantas Premier Credit Card Account.

For the agent's cancellation fee, We will pay the lesser of \$1,000 or 15% of the value of travel.

2. In the event of Travel Disruption when the fare is purchased by way of reward/frequent flyer type points. If the travel/accommodation provider or travel agent will not refund the value of the component (or will only refund a portion of the value) of the accommodation/transport ticket which was obtained by redeeming reward/frequent flyer type points, we will refund the cost of the equivalent accommodation/transport ticket based on the quoted retail price at the time the accommodation/transport ticket was issued less the value of the portion of points refunded back to You. This is subject to the limits in 1.c) above.

Exclusions applicable to Travel Cancellation Cover

Cover does not extend to any loss arising from:

1. Pre-Existing Medical Conditions.
2. Additional costs incurred due to Your failure to notify the carrier or travel agent immediately that the Trip is to be cancelled or curtailed.
3. Claims resulting from Your failure to hold or obtain a valid passport or visa in time for the booked Trip.
4. Your failure to check-in at the required time for any flight, sea crossing or train journey.
5. Cancellation caused by work commitments or amendment of Your holiday entitlement by Your employer.
6. Financial loss in respect of travel or accommodation booked and paid for by You on behalf of anyone who is not a Cardmember, Dependent Child or Spouse.
7. Travel Disruption claims where You are unable to supply a medical certificate from the appropriate Doctor confirming cancellation was necessary and unavoidable.
8. The refusal, failure or inability of any person, company or organisation including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.

Excess applicable to Travel Cancellation Cover:

1. The first \$500 per claim.

Section 1B Medical Emergency Expenses Cover

Specific Definitions under Medical Emergency Expenses Cover

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

Medical Emergency means an injury, sudden and unforeseen illness, or dental pain, suffered by You while on a Trip, which results in immediate Treatment which cannot be delayed until Your return to Australia and is deemed necessary by a Doctor and Chubb Assistance. Medical Emergency excludes any injury, illness or dental pain arising from or associated with a Pre-Existing Medical Condition.

Repatriation/Evacuation means Your:

1. transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
2. evacuation to the nearest adequately equipped hospital in the event that local medical facilities are deemed inadequate by Chubb Assistance's senior medical officer; or
3. repatriation directly to Australia when recommended by Chubb Assistance's senior medical officer; or
4. return to Australia after hospitalisation, provided that You are deemed to be medically fit for travel by Chubb Assistance's senior medical officer, and that Your original means of transportation cannot be used.

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. In the event of a Medical Emergency

In the event of a Medical Emergency while You are on a Trip We will pay:

- a) for Your Repatriation/Evacuation if approved by Chubb Assistance's senior medical officer and following consultation with the attending Doctor.
- b) the cost of Treatment to meet Your immediate needs and the cost of hospital accommodation, up to \$1,000,000 per person and a maximum of \$4,000,000 per Qantas Premier Credit Card Account.

- c) emergency dental Treatment up to a maximum of \$1,250.
- d) \$100 per complete twenty-four (24) hours that You are hospitalised as an in-patient whilst on a Trip up to a maximum of \$12,000 per Covered Person, to cover incidental expenses.
- e) if medically necessary We will also pay for a Close Relative or friend to travel to where You are, to either care for you or to escort You back to Your normal residence in Australia as agreed by Chubb Assistance.

In the event of a Medical Emergency Chubb Assistance may:

- a) arrange and refer You to Doctors, hospitals, clinics, private duty nurses, dentists, dental clinics, pharmacies, ophthalmologists, opticians and suppliers of contact lenses, ambulance and medical aid equipment; and/or
- b) organise Your admission to an appropriate hospital and guarantee and advance medical expenses.

2. In the event of Your death

In the event of Your death while on a Trip, Chubb Assistance will organise and arrange for Us to pay for:

- a) transportation of Your remains to Australia; or
- b) cremation and subsequent transportation of Your remains to Australia; or
- c) local burial up to \$ 10,000 per Covered Person up to \$ 40,000 per Qantas Premier Credit Card Account.

In an emergency: Contact Chubb Assistance as soon as You have an emergency on +61 2 8907 5666 and provide Your Qantas Premier credit card number and as much information as possible. Please provide a telephone, fax number or email address where You can be contacted.

Terms and Conditions applicable to Medical Emergency Expenses Cover

1. You must contact Chubb Assistance before incurring expenses to obtain prior authorisation or as soon as reasonably practicable thereafter. We may limit Your claim if you did not notify Chubb Assistance, it was reasonably practicable for You to notify Chubb Assistance and We have been prejudiced due to the late notification.
2. You must take all reasonable care to prevent, avoid or minimise any claim or danger except in an attempt to save human life. Any claim submitted will be assessed on the basis of

how a reasonable person would have acted in the same circumstances. For example, We will not cover any loss if the Commonwealth Department of Foreign Affairs and Trade [DFAT] issued a 'do not travel' warning prior to the time of booking the Scheduled Flight. Please refer to the smart traveller website (smartraveller.gov.au) for status of each country. However, if You want to cancel a Scheduled Flight due to a 'do not travel' DFAT warning issued after the booking, then the cancellation costs claim will be covered under the Travel Cancellation benefit as the trip was cancelled due to unforeseen circumstances.

3. You must permit Chubb any reasonable examination into cause and extent of loss and/or damage.
4. If You brought about the loss intentionally or through gross negligence or You attempt to deceive Us, then We are not liable for payment and/or service.
5. We will make every effort to apply the full range of services stated in these Terms and Conditions. However, remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
6. We will pay expenses associated with a Medical Emergency occurring within the territorial waters of Australia only provided;
 - a) no payment is incurred as a result of the rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973 (Cth) or any succeeding legislation to that Act; and
 - b) no payment is incurred which would constitute "health insurance business" as defined under the Private Health Insurance Act, 2007 (Cth) or any succeeding legislation to that Act.
7. By contacting Chubb Assistance or Chubb, You agree to inform them of any other insurance coverage and seek reimbursement from the other insurer(s) and/or state benefit provider. We only pay in respect of costs relating to travel emergencies. In order for the claim to be evaluated You must release Your treating physician from their doctor/patient confidentiality.

Exclusions under Medical Emergency Expenses Cover

Cover does not extend to any loss arising from:

1. Pre-Existing Medical Conditions.
2. Participation in Special Sports, extreme sports where special equipment, training and preparation are required.
3. You engaging in Manual Work.

4. Costs related to dentures, crowns and orthodontics.
5. Any costs You incur outside Australia after the date Chubb Assistance tells You that You should return to Australia.
6. Cost of Treatment performed by Close Relatives.
7. Coffins and/or urns in excess of those which meet international airline standards for transportation of mortal remains.
8. Sexually transmitted diseases.
9. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome) and/or any mutant derivatives or variations thereof however caused.
10. Any costs incurred in Australia.
11. Claims arising from a Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons unless Chubb Assistance's senior medical officer agrees that such Treatment is necessary as a result of any covered accident.

Excess applicable to Medical Emergency Expenses Cover

1. \$500 per person per claim.

Section 1C Travel Delay Cover

Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

If the departure of any scheduled transport in which You have arranged to travel is delayed for at least six (6) hours due to any unforeseen cause outside Your control we will reimburse your reasonable additional meal and accommodation costs up to \$750 per Covered Person to a maximum of \$1,500 per Qantas Premier Credit Card Account.

This benefit is only payable when You supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

Excess applicable to Travel Delay Cover

1. \$500 per person, per claim.

Section 1D Special Event Cover

Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

If Your Trip is interrupted by an unexpected cause outside of Your control and as a result You are going to miss a Special Event which cannot be delayed, we will pay the reasonable additional costs up to \$2,000 per Covered Person to a maximum of \$3,250 per Qantas Premier Credit Card Account for the purpose of using alternative transport to arrive at the destination of the Special Event on time.

This benefit is only payable when You supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

Excess applicable to Special Events Cover

1. \$500 per person, per claim.

Section 1E Resumption of Journey Cover

Cover

Cover is provided under this part for the following benefit, subject to all terms, conditions and limitations set out in this document.

1. Resumption of Journey Cover

In the event that You have to interrupt Your Trip and return to Australia immediately following the death of a Close Relative and then resume Your Trip, we will reimburse the costs of an economy air ticket to Australia and an economy air ticket to return You to the overseas location from where You came (as stated in Your original itinerary) up to the limit of \$3,000 per Covered Person to a maximum of \$12,500 per Qantas Premier Credit Card Account.

Terms and Conditions applicable to Resumption of Journey Cover

We will only pay if:

1. You resume Your Trip within thirty (30) days of returning to Australia;
2. the Trip had not ended before Your return and there is at least a fortnight (or twenty-five per cent (25%) of the time) of the Trip remaining (whichever is greater);
3. the death occurred after You booked the Trip; and
4. the claim is not excluded elsewhere under these Terms and Conditions. However, if the exclusion is due to Your Close Relative's Pre-Existing Medical Condition, We will pay benefits provided that before the Trip was commenced a Doctor had not declared Your Close Relative as being terminally ill.

Excess applicable to Resumption of Journey Cover

1. \$500 per person, per claim.

Section 1F Baggage, Money and Documents

Specific Definitions under Baggage, Money and Documents Cover

Money and Documents means currency; travellers cheques; hotel and other redeemable holiday vouchers; petrol coupons; travel tickets; passports; visas; driving licenses; plus the wallet, purse or similar article in which these are carried, when;

- a) being carried by You, on or about You, or attached to You; or
- b) in a locked safety deposit box; or
- c) in the locked Secure Area of a motor vehicle; or
- d) in a locked security box within Your hotel and there is evidence of forced entry.

Personal Baggage means items of necessity, ornament or personal convenience including clothing and personal effects worn or carried by You for Your individual use during the Trip.

Pair or Set means a number of Personal Baggage items used together, associated as being similar or complimentary.

Secure Area means the locked dashboard; glove compartment; boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or estate provided all items are out of sight; the fixed storage units of a motorised or towed caravan or a locked luggage box locked to a roof rack locked to the vehicle.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; radios; binoculars; audio, photographic and video equipment; mobile phones; printers; personal organisers and games consoles; personal computers; printers and modems.

Cover

Cover is provided under this section for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. If, during a Trip, Your Personal Baggage or Money and Documents are damaged or destroyed, lost or stolen and not recovered, We will reimburse You up to the following amounts for the loss of, replacement of or repair of the items concerned:
 - a) \$10,000 in total overall per Covered Person, with a maximum of \$15,000 per Qantas Premier Credit Card Account in any one three hundred and sixty-five (365) day period.
 - b) clothing and personal items including Valuables – \$500 per item.

- c) portable electrical equipment and binoculars – \$1,000 per item.
- d) cameras and associated equipment/accessories – \$1,000 per camera.
- e) laptop computers and associated equipment/accessories – \$1,000 in total.

Please note if Money and Documents, Personal Baggage, or Valuables are left unattended in a Secure Area, We will only cover You up to \$2,500 in total.

2. We will also provide up to \$500 per Covered Person with a maximum of \$1,000 per Qantas Premier Credit Card Account for the emergency replacement of Your clothes and toiletries, if Your entire luggage is delayed, misdirected, or temporarily misplaced by any carrier for more than twelve (12) hours.
3. If Your travel documents, credit cards or travellers cheques or cash are accidentally lost or stolen, You are covered up to \$500 per Covered Person, to a maximum of \$1,000 per Qantas Premier Credit Card Account for their replacement and any legal liability for payment arising out of their unauthorised use, only if:
 - a) You have complied with all the conditions You agreed to when Your travel documents, credit cards or cheques were issued; and
 - b) You have reported the loss to the appropriate authorities (e.g. bank) as soon as possible after the discovery of the loss.

Terms and Conditions applicable to Baggage, Money and Documents Cover

1. We shall have the option of paying You for the loss of, or replacement of, or repair of the items concerned.
2. Payment will be based on the item's current purchase price subject to a deduction for wear and tear.
3. You must prove Your ownership of the property and prove the value of the property (e.g. receipt or valuation for jewellery). If You cannot prove the value of Your property, the most we will pay for each individual item is ten percent (10%) of the limit shown for the type of item.
4. You will need to transfer to Us, on Our request and at Your expense, any damaged item, and assign the legal rights to recover from the party responsible up to the amount We have paid.
5. You must take sufficient precautions to secure the safety of all items, and must not leave them unsecured or unattended or outside Your reach at any time in a place to which the public have access.

6. Cover in respect of theft from an unattended motor vehicle is subject to the following:
 - a) items must be locked out of sight in a Secure Area; and
 - b) forcible and violent means must have been used by an unauthorised person to gain entry to the vehicle; and
 - c) evidence of such entry is available.
7. To support all claims You must supply the item's original purchase receipt or an alternative written or printed proof of the purchase price.
8. You must supply all Your original invoices, receipts and reports to Chubb ensuring You keep a copy of the documents sent.
9. Claims for loss, theft or criminal damage must be reported to the local police, carrier, tour operator or accommodation manager and a written report obtained within forty-eight (48) hours of the incident occurring.
10. Claims for damage of items in transit must be reported to the carrier and a written report obtained within twenty-four (24) hours of receiving Your Personal Baggage.
11. No claim will be paid for points 9 or 10 above unless You supply written evidence as required confirming the incident occurred during the Trip.

Exclusions applicable to Baggage, Money and Documents Cover

Cover does not extend to any loss for:

1. items loaned, hired or entrusted to You.
2. loss of Personal Baggage stolen from an unattended motor vehicle if the items have not been locked in the Secure Area.
3. valuables, whether stolen, damaged or destroyed, in an unattended motor vehicle (unless locked in the Secure Area).
4. valuables in checked-in baggage.
5. electrical or mechanical breakdown of the item.
6. wear and tear, moth, vermin, denting, scratching or any process of dyeing or cleaning.
7. confiscation or destruction by order of any government or public authority.
8. damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel, or motor vehicle.
9. damage to sports gear and activity equipment while in use.
10. in respect of a Pair or Set of items, except that We will be liable only for the value of that part of the Pair or Set which has been lost, stolen, damaged or destroyed.

11. in respect of Money and Documents:

- a) caused or contributed to by shortages, errors, omissions, depreciation in value; or
- b) caused or contributed to by claims from hotel rooms while occupied by You unless evidence is available of the forcible and violent means used by an unauthorised person to gain entry to the room.

12. animals; antiques and historical artefacts; boats, canoes and their ancillary equipment; bonds, securities, stamps, coupons, vouchers or documents of any kind other than those within the definition of Money and Documents; business goods or specialised equipment relating to a trade or profession; china; contact or corneal lenses; dentures; glass; hearing aids; keys; musical instruments; motor vehicles or accessories; pedal cycles; pictures; photos.

Excess applicable to Baggage, Money and Documents Cover

1. \$500 per person, per claim.

Section 1G Personal Liability Cover

Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.

1. Personal Liability Cover

If, during Your Trip, You become liable to pay damages for Injury to any person, or accidental loss or damage to property, We will pay costs up to \$1,000,000;

- a) that are recoverable from You;
- b) that are incurred with Our consent;
- c) for representation at any coroner's inquest or fatal accident inquiry or in a court of summary jurisdiction.

We will only pay \$1,000,000 for damages or costs arising directly or indirectly from one (1) cause.

You must not admit liability, negotiate, make any promise, payment or settlement without Our written consent. You must send Us every letter, claim, writ, summons, process, notice of any prosecution or inquest that may give rise to liability.

We may at any time make full and final settlement of any claim.

We will have no further liability in respect of such events(s) except for the payment of costs and expenses incurred prior to the date of settlement.

Exclusions under Personal Liability Cover

Cover does not extend to any loss caused or contributed to by:

1. injury to any person who is a member of Your family or under a contract of service or apprenticeship with You.
2. loss of or damage to any material property belonging to You, or in Your care, custody or control, or belonging to a member of Your family, or anyone under a contract of service or apprenticeship with You. This does not apply to loss of or damage to buildings and their contents temporarily occupied by You during a Trip.
3. liability You incur under a contract or agreement which would not have existed in law in the absence of such contract or agreement.
4. injury or loss of or damage to material property arising directly or indirectly out of the ownership, possession, control or use by You or on Your behalf of:
 - f) mechanically propelled vehicles, aircraft, hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length);
 - g) firearms; animals (other than horses and domestic cats and dogs).
5. injury or loss of or damage to material property arising directly or indirectly in connection with:
 - a) the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a Trip;
 - b) the carrying on of any trade, business or profession.
6. liability arising directly or indirectly from Special Sports and abseiling; American football; baseball; bob sleigh; bungee jumping; canoeing; clay pigeon shooting; deep sea fishing; fell running; go-karting; hang gliding; heli-skiing; hockey; horse riding; hot air ballooning; ice hockey; jet biking and jet skiing; luge; martial arts; microlighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; potholing; quad biking; rock climbing; rugby; scuba diving deeper than thirty (30) metres; skeleton; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where You or any other tourists will be carrying guns); trekking; war games/paint ball; white water canoeing and rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

Excess applicable to Personal Liability Cover

1. \$500 per person, per claim.

Section 1H Accidental Loss Of Life Cover

Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.

We will cover You, if whilst on Your Trip You die as a result of an Injury sustained in an accident (but not illness or disease) and Section 4 Transport Accident Insurance benefit included in this document does not provide a "Loss of Life" benefit for the accident.

We will pay \$20,000 per Cardmember, \$15,000 for Spouse and \$10,000 for Dependent Children.

The death must occur within twelve (12) months of the accident and the accident must have been caused by violent, external and visible means and must be supported by a death certificate, signed by a qualified and registered member of the medical profession.

If the transport you are travelling in is involved in an accident caused by violent, external and visible means and Your body can not be found, We will after twelve (12) months treat You as having died as a result of the accident.

Excess applicable to Accidental Loss of Life Cover

1. Nil per person, per claim.

2. TRANSPORT ACCIDENT INSURANCE

Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. Loss arising while riding as a passenger in a Common Carrier Conveyance:

If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in, or boarding or alighting from, or being struck by a Common Carrier Conveyance, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

2. Loss arising from transport to/from a Common Carrier Conveyance:

If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in a Common Carrier Conveyance:

- a) when going directly to a point of departure (as designated on Your ticket) for the purpose of boarding a Common Carrier Conveyance; or
- b) when leaving a destination after alighting from a Common Carrier Conveyance.

We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

3. Loss arising while in a departure terminal or destination terminal:

If whilst on a Common Carrier Conveyance Trip You sustain an Injury due to an accident while You are in either the point of departure terminal or destination terminal (both as designated on the Your ticket) either immediately before or immediately after taking a Common Carrier Conveyance, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

4. Loss arising from Exposure:

If whilst on a Common Carrier Conveyance Trip You are unavoidably exposed to the elements and sustain an Injury, other than loss of life, due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

5. Loss arising from Disappearance:

If whilst on a Common Carrier Conveyance Trip You disappear due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, and Your body has not been found within fifty-two (52) weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that You suffered loss of life and We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

6. Benefit Amounts and Covered Limits:

Loss type	Qantas Premier Platinum Credit Card	Qantas Premier Everyday Credit Card
	Benefit Amount	Benefit Amount
Accidental loss of life	\$200,000	\$200,000
Dismemberment		
Loss of both hands or both feet	\$200,000	\$200,000
Loss of one (1) hand and one (1) foot	\$200,000	\$200,000
Loss of entire sight of both eyes	\$200,000	\$200,000
Loss of entire sight of one (1) eye and one (1) hand or one (1) foot	\$200,000	\$200,000
Loss of one (1) hand or one (1) foot	\$100,000	\$100,000
Loss of the entire sight of one (1) eye	\$100,000	\$100,000

1. In no event will We pay for more than one (1) Loss sustained by You as a result of any one (1) accident. Where more than one (1) type of Loss is sustained, the benefit will be paid for the greatest Loss amount.
2. If You are entitled to make a claim We will only make one (1) payment per Qantas Premier Credit Card Account equal to the highest benefit amount payable in relation to the accident and Loss in question.
3. Benefits will be paid in Australian currency to You or to Your estate.

4. The maximum aggregate amount We will pay under the Citi Card Insurance Master Policy Qantas Premier credit card for all losses arising out of one event is \$2,000,000. This means that if as a result of one incident a number of Qantas Premier Credit Card Account holders were injured, We would pay each on a proportional basis (using the above schedule) up to a total of \$200,000.

Excess applicable to Transport Accident Cover

1. Nil excess.

3. INTERSTATE FLIGHT INCONVENIENCE INSURANCE

Specific Definitions under Interstate Flight Inconvenience Insurance

Interstate Flight means travel on a registered passenger airline (but not charter trips) from Tasmania to any mainland Australian State or Territory, or from any mainland Australian State or Territory to another mainland Australian State or Territory or to Tasmania.

Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. Delays

a. Flight Delay

If the intended Interstate Flight is delayed for four (4) hours or more and no alternative transport is made available, You are entitled to charge up to \$100 per Covered Person to Your Qantas Premier Credit Card Account for meals and refreshments up to a total of \$500 per Qantas Premier Credit Card Account.

b. 12 Hour Luggage Delay

If following an Interstate Flight, Your luggage containing clothes and toiletries is delayed in getting to You for over twelve (12) hours, You are entitled to charge up to \$100 per Covered Person to Your Qantas Premier Credit Card Account for essential clothing and toiletries, up to a total of \$500 per Qantas Premier Credit Card Account.

You will be liable to settle any charges to your Qantas Premier credit card Account and it is Your responsibility to submit any claim separately to Us.

2. Funeral expenses as a result of accidental death

If whilst on the interstate holiday, You die as a result of injuries caused accidentally directly and solely by a sudden physical force (but not illness or disease), We will pay for Your funeral expenses up to \$10,000 per Covered Person to a maximum of \$40,000 per Qantas Premier Credit Card Account.

By funeral expenses We mean:

- a) the reasonable costs of returning Your remains or ashes to Your home town/city in Australia; and/or
- b) the reasonable cost of Your funeral or cremation.

3. Cancellation of domestic travel arrangements

Under this section we cover You, after the payment of the entire cost of Your return Interstate Flight fares, to a maximum \$2,000, if holiday travel arrangements You have paid for (but not business related travel) are cancelled for any of the following reasons:

- a) You, Your Travel Companion or a Close Relative unexpectedly;
 - i) dies;
 - ii) is seriously injured; or
 - iii) becomes seriously ill.

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

- b) Your normal residence in Australia is totally destroyed but not as an act of terrorism;
- c) You are quarantined;
- d) You are subpoenaed to attend court in Australia;
- e) Your arranged travel is cancelled or delayed by the carrier because of unexpected natural disasters; or
- f) the Cardmember or Spouse is unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

Terms and Conditions applicable to Interstate Flight Inconvenience Insurance

This cancellation cover will cease fourteen (14) days after You leave Your Australian home to travel directly to the airport from where You are catching Your Interstate Flight or when You return to Your Australian home if You return to Your Australian home before the fourteen (14) days has expired.

Exclusions under Interstate Flight Inconvenience Insurance

The refusal, failure or inability of any person, company or organisation including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.

Excess applicable to Interstate Flight Inconvenience Cover

1. Nil excess

4. GLOBAL HIRE CAR EXCESS WAIVER COVER

Specific Definitions under Global Hire Car Excess Waiver Cover

Car Rental Company means the company that You have entered a Vehicle Rental Agreement with.

Collision Excess means the specified first amount listed in the **Vehicle Rental Agreement** that You have agreed to pay as a result of damage to a Hire Car.

Hire Car means a rented passenger vehicle rented from a licensed motor vehicle rental company.

Hirer means the person named as the hirer on the Vehicle Rental Agreement, who has provided their credit card details to the car rental company, but not a Joint Hirer.

Joint Hirer means a person named as a joint hirer on the Vehicle Rental Agreement.

Vehicle Rental Agreement(s) means the written agreement between You and the Car Rental Company, which stipulates the terms You agree to follow when renting the Hire Car.

Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.

If You become legally liable to pay any Collision Excess in respect of loss or damage to a Hire Car during the rental period stipulated in the Vehicle Rental Agreement, We will reimburse You any Collision Excess that You have paid under that Vehicle Rental Agreement(s) up to \$3,000, provided:

1. the Hire Car must be rented from a licensed Car Rental Company; and
2. as part of the hiring arrangement You must take up all comprehensive motor insurance offered by the Car Rental Company, whether discretionary or mandatory, against loss or damage to the Hire Car; and
3. You must comply with all the requirements of the Car Rental Company under the Vehicle Rental Agreement and of the Hire Car insurer.
4. You were the Hirer of the Hire Car or You are a Joint Hirer and You were driving the Hire Car when the accident occurred.

Exclusions applicable to Global Hire Car Excess Waiver Cover

Global Hire Car Excess Waiver Cover does not extend to any loss or damage:

1. resulting from the operation of the Hire Car in violation of the terms of the Vehicle Rental Agreement; or
2. that is wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
3. caused or contributed to by driving the Hire Car on non-public roads; or
4. where the driver of the car is not listed on the Vehicle Rental Agreement; or
5. where You are the Joint Hirer and were not driving when the accident occurred; or
6. where the Car Rental Company is not suitably licensed or authorised, under applicable law or regulation, to hire out vehicles.

Excess applicable to Global Hire Car Excess Waiver Cover

1. \$500 excess per claim.

5. GOLFERS' INSURANCE

Specific Definitions under Golfers' Insurance

Public Place means shops, airports, streets, golf Club foyers and grounds, hotel foyers and grounds, private car parks and any place that members of the public have access to.

Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.

If Your golf clubs are stolen or accidentally damaged, We will pay the value of Your golf clubs (after allowing for reasonable depreciation), or repair or replace the golf clubs at Our discretion, up to a maximum of \$2,500 per annual period.

Exclusions under Golfers' Insurance

1. Golfers' Insurance does not cover the following:
2. theft which is not reported to the police within twenty-four (24) hours. All reports must be confirmed in writing by the police at the time of making the report.
3. golf clubs left unattended in any motor vehicle unless stored in the boot and forced entry is gained.
4. golf clubs left unattended in any motor vehicle overnight (even if in the boot).
5. golf clubs left unattended in a Public Place.
6. golf clubs whilst in use.
7. golf clubs sent under the provisions of any freight contract or any golf clubs forwarded in advance or which is unaccompanied.
8. damage to golf clubs unless caused by a fire or motor vehicle collision.
9. damage caused by atmospheric or climatic conditions, wear and tear, vermin or
10. any process of cleaning, repairing, restoring or alteration.

Excess applicable to Golfers' Insurance

1. Nil excess

How Do I Make a Claim Under My Policy?

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

If You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses, which may be covered under this policy are likely to exceed \$2,000, You should advise Chubb Assistance as soon as practically possible.

Non-emergency – Making a claim is quick and easy; in 5 steps You can submit Your claim online by visiting the Chubb Claims Centre www.chubbclaims.com.au

What will I need to submit a claim online?

You (or Your legal representative) will need to provide:

- The policy number as shown in these terms and conditions, which enables Us to verify the master policy details. If You cannot locate the policy number, please call 1800 055 268
- Your email address.
- Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
- Supporting documents. The documents required vary based on claim type, but may include any relevant:
 - receipts or other proof of expenses;
 - proof of earnings that are being claimed;
 - reports that have been obtained from the police, accommodation provider or transport provider (including an airline) about the loss, theft or damage
 - photographs or quotes. Please attach these to Your online submission to expedite assessment.
 - additional evidence that We may request to enable Us to assess Your claim.
- Intended payee information, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses which may be covered under this policy are likely to exceed \$2,000;
2. Within twenty-four (24) hours of any loss, theft or damage to luggage or personal effects You must report the event to the police as well as any other appropriate authority in the circumstances, such as an accommodation provider, transport provider (including airline as in some instances the airline may be responsible for the loss, theft and/or damage) and written acknowledgment obtained;
3. In respect of overseas medical claims, You should submit claims to Your private health insurance provider prior to lodgement of a claim with Us.

When should I notify Chubb of my claim?

You should advise Us as soon as possible of an occurrence or an event which could lead to a claim, or within thirty (30) days of the event taking place which gives rise to a claim, or as soon as reasonably practical.

Will I need to undertake a medical examination?

If required and to enable Us to confirm if some of the benefits sections within the policy respond or continue to respond to an event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require. We may also arrange an autopsy if We reasonably require one.

Is depreciation applied to any claimable amount?

Unless Your policy states otherwise, We will deduct an amount for depreciation when calculating the amount payable for loss, theft or damage to Your luggage or personal effects. The depreciation rate is determined by Us by taking into consideration factors such as the age of the item and reasonable wear and tear, the value on the second hand market and advances in technology which reflects in the price of the item if You were to purchase it now.

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

If You wish to submit Your claim under this policy, please advise Us if You have already made a claim under any other insurance policies, or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your expenses under this policy or any other policies cannot exceed Your expenses.

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

No, expenses (other than medical examination expenses) incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

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

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

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

Yes, You may need to help Us to make recoveries of any amounts that We pay You under Your policy. We have the right to sue under any other party in Your name to recover money payable or paid under the policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

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

Once all evidence to support Your claim has been submitted, if We approve Your claim, We will settle Your claim within five (5) business days.

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

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

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

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

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

Yes, however this may increase the time taken to assess Your claim. You can call Us on 1800 055 268 to request a claim form to be mailed out to you which can then be mailed back to Us.

Complaints and Dispute Resolution

We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that you can access. Please note that if we have resolved your initial complaint to your satisfaction by the end of the 5th business day after we have received it, and you have not requested that we provide you a response in writing, the following complaint handling and internal dispute resolution process does not apply. This exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

Stage 1 – Complaint Handling Procedure

If you are dissatisfied with any aspect of your relationship with Chubb including our products or services and wish to make a complaint, please contact us at:

Complaints.AU@chubb.com

The Complaints Officer

Chubb Insurance Australia Limited

GPO Box 4065, Sydney NSW 2001

Tel: 1800 055 268

The members of our complaint handling team are trained to handle complaints fairly and efficiently.

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

We will investigate your complaint and keep you informed of the progress of our investigation. We will respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames and, if we cannot agree, you may request that your complaint is taken to Stage 2 and referred to our internal dispute resolution team. We will otherwise keep you informed about the progress of our response at least every ten (10) business days, unless you agree otherwise.

Please note if your complaint relates to Wholesale Insurance (as defined in the General Insurance Code of Practice), we may elect to refer it straight to Stage 2 for review by our Internal Dispute Resolution team.

Stage 2 – Internal Dispute Resolution Procedure

If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by members of our internal dispute resolution team, who are independent to our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact our internal dispute resolution team by phone, fax or post (as below), or email at:

DisputeResolution.AU@chubb.com
Internal Dispute Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065, Sydney NSW 2001
Tel: +61 2 9335 3200
Fax: +61 2 9335 3411

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

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to the Financial Ombudsman Service Australia (FOS) as detailed under Stage 3 below, subject to its Terms of Reference. If your complaint or dispute falls outside the FOS Terms of Reference, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Stage 3 – External Dispute Resolution

If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) days, you may refer your complaint or dispute to FOS, subject to its Terms of Reference.

FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and we agree to be bound by its determinations about a dispute. Where a dispute is covered by the FOS Terms of Reference, the General Insurance Division of FOS offers a free and accessible dispute resolution service to consumers.

You may contact FOS at any time at:

Financial Ombudsman Service Australia
GPO Box 3, Melbourne VIC 3001
Tel: [1800 367 287](tel:1800367287)
Fax: [+61 3 9613 6399](tel:+61396136399)
Email: info@fos.org.au
Web: www.fos.org.au

If you would like to refer your dispute to FOS you must do so within 2 years of the date of our internal dispute determination. FOS may still consider a dispute lodged after this time if FOS considers that exceptional circumstances apply.

PRIVACY STATEMENT

Chubb Insurance Australia Limited (Chubb) is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au.

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administer your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

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

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1988 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on [1800 815 675](tel:1800815675) or email CustomerService.AUNZ@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact

The Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907, Sydney NSW 2001,
Tel: [+61 2 9335 3200](tel:+61293353200) or
Email Privacy.AU@chubb.com.

GENERAL INSURANCE CODE OF PRACTICE

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at www.codeofpractice.com.au and on request.

FINANCIAL CLAIMS SCHEME

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

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

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

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

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