

# Variation Notice

This variation notice provides details of the changes, as they apply to your:

- Qantas Premier Titanium Credit Card Complimentary Insurance Terms and Conditions; and
- Qantas Premier Titanium Credit Card Benefit Terms and Conditions.

It's important that you read this notice carefully and keep a copy of it for your records.

## Changes to your Qantas Premier Titanium Credit Card Complimentary Insurance Terms and Conditions effective 1 April 2023

There are new Qantas Premier Titanium Credit Card Complimentary Insurance Terms and Conditions effective from 1 April 2023 (the new Terms and Conditions) and these will replace the current terms and conditions that have been in effect since 1 October 2021.

- The new Terms and Conditions (effective 1 April 2023) are available at [qantasmoney.com/titanium-insurance-apr23](https://qantasmoney.com/titanium-insurance-apr23).
- The current terms and conditions (effective 1 October 2021 and to be replaced) are available at [qantasmoney.com/titanium-insurance-oct21](https://qantasmoney.com/titanium-insurance-oct21).

The Qantas Premier Titanium Credit Card Complimentary Insurance is issued by Chubb Insurance Australia Limited.

### What are the changes to the new Terms and Conditions?

The new Terms and Conditions have a number of changes which include:

- new cover for specified Events relating to COVID-19 under Section A – Trip Cancellation and Amendment Cover (specified Event 1) and Section B – Overseas Medical Emergency Expenses Cover;
- improved clarity on how the eligibility criteria, age limits and benefit conditions apply;
- updates to Definitions including *Accidental Death*, *COVID-19*, *Dependent Child(ren)*, *Eligible Item*, *Hijack*, *Medical Emergency*, *Natural Disaster*, *One-Way Trip*, *Permanent Disablement*, *Pre-Existing Medical Condition*, *Public Transport*, *Relevant Travel Purchase*, *Scheduled Cruise*, *Smartphone* and *Unattended*;
- updates to What We Cover for Personal Baggage, Valuables, Money and Documents Cover, Card Purchase Cover (previously known as Purchase Protection Cover) and Buyers Advantage Cover in relation to how the insurer may settle a claim to repair or replace an item; and
- a change in Term and Conditions applicable to Card Purchase Cover as the entire cost of an Eligible Item must be paid using the Card Member's Qantas Premier Titanium Credit Card and not partially paid.

Please ensure you read the new Terms and Conditions for full details of the cover and benefits and keep a copy for your records.

## What does this mean for claims?

If an occurrence that could give rise to a claim (an Event) takes place on or after 1 April 2023, the new Terms and Conditions will apply to your claim. See Eligibility for Insurance Table in the new Terms and Conditions for when these benefits are available to you.

If an Event takes place before 1 April 2023, the current terms and conditions (effective 1 October 2021) will apply to your claim. See the Activation of Insurance Table in the current terms and conditions for more information.

## How to read this notice from this section onwards

1. Section numbers as listed in this notice relate directly to the section numbers in your terms and conditions.
2. If a section or sub-section is not specifically mentioned in this notice it remains unchanged.
3. If a section or sub-section is specifically mentioned in this notice:
  - a. a change is shown alongside the current wording as "replacement";
  - b. a new section or sub-section is shown as "new";
  - c. a deleted section or sub-section is shown as "deleted".

## Change to the Qantas Premier Titanium Credit Card Benefit Terms and Conditions effective 1 April 2023

We're changing the process by which new Qantas Premier Titanium cardholders will be enrolled to the complimentary Qantas Wine Benefit. Please note, as at the date of this notice, this change will not impact existing Qantas Premier Titanium cardholders. If you're not already enrolled and wish to be, please contact us on 1800 505 004.

### Section 6. Qantas Wine Benefit

Current	Replacement
6.3. You agree for Qantas Wine to contact and request for You to enrol for Qantas Wine Premium Membership.	6.3. You agree to be enrolled into a Qantas Wine Premium Membership when you activate your account.

