Westpac Credit Cards Complimentary Insurance Policy
Contact details outside of Australia
Contact our QBE Assist team using the contact details below.
Phone: + 61 3 8523 2800
(24 hours a day, 7 days a week)
Fax: + 61 3 8523 2815
Email: qbeassist@qbe.com

Contact Details within Australia
Phone: 1800 091 710
(Monday to Friday, 8am to 8pm AEST)

Policy Number
The policy numbers are available in this document under the section “Claims procedures”.
QBE will also respond to requests from Westpac cardholders seeking a policy number by providing a letter which sets out:
(a) the Westpac Cards Insurances policy number; and
(b) the eligibility criteria.
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The Insurer is:

QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545, Level 5, 2 Park Street,
Sydney NSW 2000. Phone +61 2 4224 3487.
Important information about the insurances and price guarantee cover

This document contains your Westpac Credit Cards complimentary insurance benefits. The complimentary insurance benefits are only available to cardholders of the following eligible Westpac credit card accounts:

Black cards
- Altitude Black credit card (including Altitude Qantas Black); and
- Earth Black credit card

Platinum Plus cards
- Earth Platinum Plus credit card;
- Altitude Platinum Plus credit card (including Private Bank Altitude Platinum Plus credit card); and
- Altitude Qantas Platinum Plus credit card (including Private Bank Altitude Qantas Platinum Plus credit card)

Platinum A cards
- Singapore Airlines Westpac Platinum credit card; and
- 55 Day Platinum credit card

Platinum B cards
- Earth Platinum credit card;
- Altitude Platinum credit card (including Altitude Qantas Platinum); and

Gold cards
- Singapore Airlines Westpac Gold credit card;
- 55 Day Gold credit card; and
- Private Bank Gold MasterCard® credit card

The complimentary insurance benefits apply to events that are covered under this policy, which occur on or after 1 June 2015.

Not all insurance covers are available for all Westpac cards or all cardholders and different conditions may also apply for different cardholders, so please refer to each section in this document to determine the insurance benefits that apply. Where insurance benefits are applicable, the benefits are provided automatically to cardholders pursuant to the Credit Card Insurance Agreement dated 1 June 2015 between Westpac Banking Corporation ABN 33 007457141, AFSL and Australian credit licence 233714 of 275 Kent Street, Sydney, NSW (“Westpac”) and QBE Insurance (Australia) Limited (“QBE”), ABN 78 003 191 035 AFS Licence No.
239545 of 2 Park Street, Sydney NSW 2000. In this document, QBE may also be expressed as ‘we’, ‘us’, ‘our’, ‘insurer’ or ‘product issuer’.

Although the benefits under the covers are automatically provided to cardholders, cardholders are not obliged to take these benefits. However, if a person wishes to claim these benefits, they will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of the policies as set out in this booklet. Therefore please read this document carefully and keep it in a safe place. Please also keep detailed particulars and proof of any loss including the sales receipt and eligible credit card account statement showing any purchases.

QBE is the product issuer of the policies detailed in this document and these benefits are provided at no additional cost to the cardholder. Westpac is not the product issuer (insurer) of these policies and neither it nor any of its related corporations guarantee any of the benefits under these covers and Westpac does not receive any commission or remuneration in relation to these benefits. Neither Westpac nor any of its related corporations are Authorised Representatives of QBE or any of its related companies.

**Other Insurance**

The insurance cover described in this booklet is provided for your benefit under the policy entered into between QBE and Westpac. Westpac is the policy owner. As an eligible cardholder, you have the benefit of insurance cover as a third party beneficiary.

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

**Sanctions**

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

Westpac may terminate the benefits under any one or all of the covers in this document for all cardholders or an individual cardholder, and if so will notify primary cardholders of the termination. Purchases finalised before expiry of this notification will still be eligible for cover. However, purchases finalised after expiry of this notification will not be eligible for cover.

Privacy

All companies in the QBE Group are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claim made by you. QBE will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose.

Without this personal information we may not be able to issue insurance cover, administer your insurance or process your claim. Our aim is to always have accurate and up-to-date information. You should contact us if the information is not correct.

QBE uses the services of a related company located in the Philippines to provide Call Centre sales and claims handling, accounting and administration services to QBE in Australia.

QBE or our authorised agent may collect or disclose your personal information from or to:

- any person authorised by you;
- a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records). These companies may be located or the records stored using ‘Cloud’ technology overseas, including in India, Ireland, USA or the Netherlands;
- an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by you to us);
- a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
- another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us);
• another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation);

• our reinsurer that may be located overseas (for the purpose of seeking recovery from them);

• a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);

• a company to conduct surveys on our behalf for the purpose of improved customer services; and

• an insurance reference bureau (to record any claims you may make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

• to a repairer or supplier (for the purpose of repairing or replacing your insured items);

• to an investigator, assessor (for the purpose of investigating or assessing your claim);

• to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim);

• to a witness to a claim (for the purpose of obtaining a witness statement);

• to another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

• give you the opportunity to find out what personal information we hold about you and when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and

• provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

To obtain further information about our Privacy Policy, to request access to or correct your personal information, or to make a complaint please email: complaints@qbe.com.
General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice. The Code aims to:

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

Find out more about the code from:
www.codeofpractice.com.au

Complaints and dispute resolution process

At QBE we’re committed to providing you with quality products and delivering the highest quality of service.

We also know that sometimes there might be something about our products or service that you’re not totally happy about.

Step 1 – Talk to us

If there’s something you want to talk to us about, or if you would like to make a complaint, our staff are there to work with you to try and resolve your issue.

If you’re not happy with our staff, or if you’re unhappy with how our staff have responded to your complaint, you can ask to speak to their Manager.

You can also make your complaint directly to our Customer Care Unit.

Phone  1300 650 503  
(Monday to Friday, 9am to 5pm AEST)

Email  complaints@qbe.com

Post  
Customer Care  
GPO Box 219  
PARRAMATTA NSW 2124

Step 2 – Escalate your complaint

Whenever you make a complaint we will try and resolve it within 15 business days. If this hasn’t happened, or if you’re not happy with how our staff tried to resolve it, you can
ask that your complaint be escalated to one of our Dispute Resolution Specialists. 

Our Dispute Resolution Specialists will provide our final decision within 15 business days of your complaint being escalated, unless they have requested and you have agreed to give them more time.

Step 3 – Still not resolved?

If you’re not happy with our decision, you can contact the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body. You can also contact FOS if we’ve taken more than 45 days to respond to you from the date you first made your complaint.

FOS is a free service that resolves insurance disputes between consumers and insurers, so there’ll be no cost to you. QBE is bound by FOS’ decisions – but you’re not. If you wish to access FOS, you can contact them:

Phone  1300 780 808
(Office Hours: 9am – 5pm
AEST Monday – Friday)

Email   info@fos.org.au

Online  www.fos.org.au

Definitions and interpretation

The following key words (and their plurals) when highlighted in italics have special meaning in the covers included in this document.

“accident“ means any sudden and unexpected physical force, which occurs on a trip and causes an injury that is described in the Schedule of Benefits contained in the ‘Transit accident policy’.

“act of terrorism” means an act, including but not limited to the use of force or violence and/or the threat thereof, 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 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.

“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.
“Australian warranty” means the manufacturer’s expressed written warranty, that is applicable and able to be fulfilled within Australia and which has been properly registered with the manufacturer, provided the warranty is for a period of six months or more up to a period of five years.

“A$” means Australian Dollars.

“bed care patient” means that as a result of an injury or illness during your journey, you are confined to an overseas hospital bed for a continuous period of not less than 24 hours. Your confinement must be certified as necessary by a legally qualified and registered medical practitioner and you must be under the continuous care of a registered nurse (other than yourself or a member of your family). You are not classified as a bed care patient if you are a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, rehabilitation or external care facility or a place for the care or treatment of alcoholism or drug addiction.

“Black card” means an
• Altitude Black credit card (including Altitude Qantas Black); and
• Earth Black credit card

“cardholder” means a person who permanently resides in Australia or a person who holds a current and valid 457 Visa and resides in Australia and to whom Westpac has issued an eligible credit card for an eligible credit card account. This includes additional cardholders. If a family is travelling together, only one person can claim the benefits payable to the cardholder. The others can only claim as a spouse or dependent child/children.

In relation to the ‘Purchase security insurance policy’ this definition is also extended to include any Australian resident who, by way of a gift from the cardholder, receives any personal goods, purchased by the cardholder.

“dependent child/children” means:
• all children up to and including the age of 18, who the cardholder has sole custody of and who live with the cardholder;
• all children up to and including the age of 18 who the cardholder has shared custody of;
• all children from the age of 19, to and including the age of 25 who are full-time students attending an accredited institution of higher learning in Australia and who the
cardholder has sole or shared custody of, and who are
dependent upon the cardholder for their maintenance and
financial support;
• all unmarried persons who are physically or mentally
incapable of self-support who the cardholder has custody
of and who live with the cardholder;
however, dependent child/children never means an infant
born on the journey.
“eligible credit card” means one of the following current and
valid credit cards issued by Westpac for an eligible credit
card account.
• Black card;
• Platinum Plus card;
• Platinum A card;
• Platinum B card; and
• Gold card
“eligible credit card account” means a valid credit card facility
provided by Westpac in respect of an eligible credit card to
which purchases made by cardholders are charged.
“family” means a cardholder and his/her spouse and/
or dependent child/children provided the spouse and/or
dependent child/children are eligible for the ‘Overseas travel
insurance’.
“Gold card” means a
• Singapore Airlines Westpac Gold credit card;
• 55 Day Gold credit card; and
• Private Bank Gold MasterCard credit card.
“injury/injured” means loss of life or bodily hurt, but not an
illness or sickness:
• caused by an accident whilst the policy is in force; and
• resulting independently of any other cause.
Furthermore injury as used in the ‘Transit accident policy’ with
reference to hand or foot means severance through or above
the wrist or ankle joint and, as used with reference to an eye
means irrecoverable loss of the entire sight thereof.
“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.
“journey” means:

The journey starts when the first of the following occurs:

• on the departure date (from Australia) shown on the return overseas travel ticket; or

• once you leave your home, if you travel directly from your home in Australia to the Australian air or sea terminal that is the departure point for your trip.

The journey ends when the first of the following occurs:

• at midnight on the date when your scheduled transport (as shown on your return overseas travel ticket) is due to arrive in Australia; or

• when you return to your home in Australia, provided you travel directly there from the air or sea terminal where you landed in Australia; or

• six months after the date of departure shown on your return overseas travel tickets for Black card, Platinum Plus card and Platinum A card cardholders and three months after the date of departure shown on your return overseas travel tickets for Platinum B card and Gold card cardholders; or

• when you cancel your return overseas travel ticket.

“natural disaster” means any event or force of nature that has catastrophic consequences such as avalanche, earthquake, flood, tsunami and volcanic eruption, but not epidemics or pandemics.

“overseas” means outside Australia.

Also for the purposes of the ‘Overseas travel insurance policy’:

• travel from Tasmania or from mainland Australia to Norfolk Island or Christmas Island will be considered as overseas travel; and

• travel from Norfolk Island or from Christmas Island to Tasmania or mainland Australia will be considered as overseas travel, however medical and hospital expenses will not be covered if the person claiming is eligible for Medicare benefits; and

• travel from Tasmania or from mainland Australia to Lord Howe Island or Cocos Island will be considered as overseas, however medical and hospital expenses are not covered; and

• travel from Lord Howe Island or from Cocos Island to Tasmania or mainland Australia will be considered as overseas travel, however medical and hospital expenses are not covered.
“period of cover” means:

• for ‘unexpected cancellation of travel arrangements and other unexpected expenses’ in the ‘Overseas travel insurance policy’ this means the period after becoming eligible for the Overseas travel insurance as outlined in this booklet up until the journey ends.

• for all other sections in the ‘Overseas travel insurance policy’, the period of cover means the period of the journey.

“personal good(s)” includes all new personal property acquired for personal domestic or household use, but does not include:

• items acquired for the purpose of re-supply/re-sale; or items acquired for transformation in a business; or items purchased in a business name; or

• business owned or business related items; or animals or plant life; or

• computer software or non tangible items; or

• cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, travellers’ cheques, or collections such as stamps, coins and cards; or

• consumable or perishable items (including but not limited to food, drugs, fuel or oil); or

• boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or

• second-hand items, including antiques; or

• items of contraband; or

• real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate; or

• items acquired for a purchase price exceeding A$10,000.

“Platinum A card” means a

• Singapore Airlines Westpac Platinum credit card; and

• 55 Day Platinum credit card.

“Platinum B card” means an

• Earth Platinum credit card;

• Altitude Platinum credit card (including Altitude Qantas Platinum).

“Platinum Plus card” means an

• Earth Platinum Plus credit card;
• Altitude Platinum Plus credit card (including Private Bank Altitude Platinum Plus credit card); and
• Altitude Qantas Platinum Plus credit card (including Private Bank Altitude Qantas Platinum Plus credit card).

“pre-existing medical condition” is relevant to the cardholder, any relative, travel companion or any other person that may give cause for you to claim and means:

• 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; or
• 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 journey; or
• 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.

“Primary cardholder” means the person(s) in whose name the eligible credit card account is opened.

“reasonable” means:
• for medical and hospital expenses, the care obtained should be at the standard level given in the country you are in and not exceed the level you would normally receive in Australia; and
• for all other expenses, such as unexpected travel and accommodation, the standard must not exceed the average standard of travel and accommodation you booked for the rest of your journey.

“relative” means the cardholder’s:
• spouse; or
• parent, parent-in-law, step-parent, guardian; or
• grandparent; or
• child, grandchild, stepchild; or
• brother, brother-in-law, sister, sister-in-law; or daughter, daughter-in-law, son, son-in-law; or fiancé, fiancée; or
• uncle, aunt; or
• half-brother, half-sister; or niece, nephew.
“rental vehicle” means a rented passenger vehicle rented from a licensed motor vehicle rental company.

“return overseas travel ticket” means a ticket from and returning to Australia.

“special event” means a wedding, funeral, pre-paid conference, pre-paid sporting event or pre-paid concert, or other event which does not ordinarily occur on a regular basis which before you left Australia you had planned to attend. We reserve the right to determine if any other event other than those listed above qualifies as a special event.

“spouse” means a defacto partner of the cardholder who is permanently living with the cardholder at the time the journey starts or a person married to the cardholder. We may ask for proof of any relationship.

“travel companion” means a person whom, before the journey began arranged to accompany you for at least 50% of the time of your journey.

“trip” means:

- overseas passage by the cardholder as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, bus, train or ferry authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided that before the passage commenced the cost of the passage was charged to the cardholder’s eligible credit card account and the cardholder is not on their way to or from their place of work (whether paid, unpaid or voluntary work); and

- overseas passage by the cardholder’s spouse and/or dependent child/children as paying passengers (not as a pilot, driver, or crew member etc.) in a licensed plane, bus, train or ferry authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided that before the passage commenced the cost of the passage was charged to the cardholder’s eligible credit card account and they are accompanying the cardholder who is on a trip and they are not on their way to or from their place of work (whether paid, unpaid or voluntary work).

“unattended” means (but is not limited to) your possessions are not with either you or your travel companion or are in a position where they can be taken without you or your travel companion knowing or being able to prevent them from being taken.

“you”, “your”, “yours”, “yourself” means the cardholder or the cardholder’s spouse or cardholder’s dependent child/children.
Excess – what you contribute to a claim

Excesses may apply to certain sections of cover. An excess is not an additional fee charged by us at the time of making a claim. Rather, it is the uninsured first portion of a loss for which you are otherwise covered (i.e. the amount that you must contribute towards each claim). Details of the excess amounts and circumstances in which they will be applied are set out below:

- Overseas travel insurance policy – You must pay the first A$250 for each claim made under Benefits 1 to 7 of ‘Part B’. However under Benefit 2 – ‘Loss/damage to personal property’ there is no excess payable for the replacement of your travel documents, credit cards, and travellers’ cheques and the emergency replacement of your clothes and toiletries. Also if you make more than one claim as the result of a single event, the excess only applies once.
- Purchase security insurance policy – You must pay the first A$250 for each claim.
- Extended warranty insurance policy – You must pay the first A$250 for each claim.
- Interstate flight inconvenience insurance policy – You must pay the first A$250 for each claim made under ‘Benefits 2 and 4’.
- Transit Accident Insurance – You must pay the first A$250 for each claim.
- Rental vehicle excess insurance in Australia policy – You must pay the first A$250 for each claim.

Repairing or replacing damaged property/personal goods

In the event that an item is damaged, lost or stolen we may choose to:

- repair the item;
- replace the item, less an amount which takes into consideration its age as shown below; or
- pay you the amount it would cost us to replace the item less an amount which takes into consideration its age as shown below.

However under no circumstances will we pay you more than it originally cost you to buy the item and where the item is part of a pair or set, you will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set.
When taking into consideration the age of an item we will deduct the following amounts from our replacement or replacement cost:

- For toiletries (including skin care, make-up, perfume and medications) we will deduct 3.00% for each month you have owned the item to a maximum amount of 80%.

- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment we will deduct 1.75% for each month you have owned the item up to a maximum amount of 60%.

- For clothing, footwear, luggage and books we will deduct 1.75% for each month you have owned the item to a maximum amount of 80%.

- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 1.00% for each month you have owned the item up to a maximum 60%.

- For jewellery we will deduct 0.25% for each month you have owned the item to a maximum amount of 25%.

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

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

However, property or personal goods left unattended in a motor vehicle are only insured for up to A$5,000 in total for Black cards, Platinum Plus cards and Platinum A cards, and A$2,500 in total for Platinum B cards and Gold cards.

Where we choose, we may require proof of ownership/purchase from you. In instances where you are not able to supply proof of ownership/purchase or other evidence which we deem satisfactory for the purpose of proving ownership/purchase, we may be unable to properly assess or approve your claim.
Safety of your property/personal goods

You must take all adequate and reasonable precautions (considering the value of the items) to protect your property/personal goods and you are not covered if you do not take reasonable precautions (considering the value of the items) to protect your property/personal goods.

Property or personal goods is/are not covered under any of the insurances if left:

- unattended in a public place; or
- unattended in an unlocked motor vehicle; or
- unattended in a motor vehicle, where it may be in view of someone should they look into the motor vehicle; or
- unattended in a motor vehicle overnight; or
- behind, forgotten or misplaced; or
- with a person who steals or deliberately damages them.

A ‘public place’ includes, but is not limited to shops, airports, bus depots, streets, hotel foyer (or hallways and grounds), restaurants, beaches, public toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public.

Reporting lost, stolen or wilfully damaged property/personal goods

In the event that your property or personal goods are stolen, wilfully damaged or accidentally lost, you must make a report to the police or to the nearest government agency or authority.

You must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged property/personal goods.

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

In the event the cardholder does not make a report to police or to the nearest government agency or authority or take all reasonable steps to assist QBE, the claim may be refused and it may prejudice any further claims.
Pre-existing medical conditions

The insurances do not cover you and you cannot apply to be covered for any event that is caused by or arises as a result of a pre-existing medical condition of your relative, your travel companion or any other person that may give cause for you to claim (e.g. you would not be covered under the ‘Overseas travel insurance’ section of this booklet if you cancelled your travel because of any event caused by a pre-existing medical condition of your uncle).

Also the cardholder, the cardholder’s spouse and dependent children are not covered for any event that is caused by, or arises as a result of their pre-existing medical conditions unless they are going overseas and:

- it is a pre-existing medical condition(s) automatically covered under the ‘Conditions we automatically cover without referral’ section below or
- prior to leaving Australia they apply and are approved for cover by us for their pre-existing medical condition(s) under the ‘Overseas travel insurance’.

In regard to pregnancy, we do not insure you for any expenses that arise due to the normal development and consequences of pregnancy, including but not limited to regular or routine medical consultations and tests (such as ultrasounds) and the childbirth itself. We do cover the mother’s expenses if they arise as an unforeseen consequence of the pregnancy or childbirth and for which otherwise the mother would be covered. This however, does not mean that cover is provided for the health of a child born on the journey.

Applying for cover for a pre-existing medical condition

You can apply to us to provide cover for a pre-existing medical condition(s) by contacting us before you depart on a journey:

1) on 1800 091 710 Monday to Friday, 8am to 8pm AEST, or
2) by completing an online assessment at https://travel.qbe.com/qbe/westpac

If we agree to cover all or part of your pre-existing medical condition(s) you must pay us an A$75 administration fee for application by phone or A$45 for online applications. We will then send you confirmation which sets out:

1. the pre-existing medical condition we have agreed to cover;
2. the period the cover is provided for; and
3. any special conditions or exclusions which apply to the cover.
This policy automatically covers the following conditions subject to the requirements set out below:

<table>
<thead>
<tr>
<th>Condition</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acne</td>
<td>If you have not required treatment by a medical practitioner in the last 3 months.</td>
</tr>
<tr>
<td>Allergies</td>
<td>If the condition has not required treatment by a medical practitioner in the last 9 months and you have no known respiratory conditions e.g. Asthma.</td>
</tr>
<tr>
<td>Asthma</td>
<td>If no exacerbation requiring treatment by a medical practitioner in the last 12 months.</td>
</tr>
<tr>
<td>Cataracts / Glaucoma</td>
<td>If you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 2 months.</td>
</tr>
<tr>
<td>Coeliac Disease</td>
<td>If the condition has not required treatment by a medical practitioner in the last 6 months.</td>
</tr>
<tr>
<td>Diabetes / Glucose Intolerance</td>
<td>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 12 or a HbA1C score of 9% or less. You must also not currently be undergoing treatment for kidney, eye or nerve complications.</td>
</tr>
<tr>
<td>Ear Grommets</td>
<td>With no current infection.</td>
</tr>
<tr>
<td>Epilepsy</td>
<td>If there are no underlying medical conditions (e.g. previous head trauma, stroke) and you have not required treatment by a medical practitioner for a seizure in the last 2 years.</td>
</tr>
<tr>
<td>Gastric Reflux</td>
<td>If the condition does not relate to another underlying diagnosis (e.g. Hernia / Gastric Ulcer).</td>
</tr>
<tr>
<td>Gout</td>
<td>If the gout has remained stable for the last 9 months.</td>
</tr>
<tr>
<td>Hiatus Hernia</td>
<td>If no surgery is planned.</td>
</tr>
<tr>
<td>Hip / Knee Replacement</td>
<td>If performed more than 9 months ago and less than 10 years ago.</td>
</tr>
<tr>
<td>Hypertension (High Blood Pressure)</td>
<td>If you have no known heart conditions and your current blood pressure reading is lower than 165/95.</td>
</tr>
</tbody>
</table>
Enquiries

- Additional copies of this document can be obtained by phoning Westpac on 1300 651 999 if you are a Black card cardholders or 1300 859 100 if you are a Platinum Plus card or Platinum A card or Platinum B card cardholder, or 1300 651 089 for Gold card cardholders, or visit westpac.com.au (select “Credit Cards” from the navigation menu).

- If you require personal advice on any of these insurances, please see your insurance adviser.

- Helpful FAQs, claims forms and copies of this document can be found at the QBE website https://travel.qbe.com/qbe/westpac or for general enquiries you can phone us on 1800 091 710, however please make sure you have this document on hand when you phone us.

Please also note:

- The ‘Overseas travel insurance’ cover is for a maximum period of six consecutive months for Black cards, Platinum Plus cards and Platinum A cards, and a maximum period of three consecutive months for Platinum B cards and Gold cards and cannot be extended. You do not have to advise us that you will be travelling as you are automatically covered, provided you are eligible for this cover and adhere to the Definitions, Terms and Conditions, Exclusions and Claims Procedures of that policy.

Emergency and medical services whilst overseas (Overseas travel insurance)

Worldwide medical & emergency assistance 24 hours a day, 365 days a year, QBE Assist

QBE Assist is a team of highly trained medical and insurance specialists, ready to help cardholder in the event of an accident, illness or mishap during their travel.

The QBE Assist team has full authority to act in the event of a situation arising, thereby empowering them to act quickly and effectively in the event of an emergency. If you’re overseas and need assistance, QBE Assist are on call 24 hours a day, 7 days a week.
Contact details outside of Australia

The following numbers are toll free from a landline. Calls from mobiles will be at your cost.

<table>
<thead>
<tr>
<th>Country</th>
<th>Telephone</th>
<th>Country</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>0800 291 702</td>
<td>Italy</td>
<td>800 875 100</td>
</tr>
<tr>
<td>Brazil</td>
<td>0800 891 8401</td>
<td>Japan</td>
<td>00531 616 441</td>
</tr>
<tr>
<td>Canada</td>
<td>1800 665 3870</td>
<td>Malaysia</td>
<td>1800 800 428</td>
</tr>
<tr>
<td>China North</td>
<td>10800 611 0133</td>
<td>Netherlands</td>
<td>08000 226 742</td>
</tr>
<tr>
<td>China South</td>
<td>10800 361 0151</td>
<td>New Zealand</td>
<td>0800 441 678</td>
</tr>
<tr>
<td>Fiji</td>
<td>00800 2149</td>
<td>Philippines</td>
<td>1800 1611 0045</td>
</tr>
<tr>
<td>France</td>
<td>0800 90 5097</td>
<td>Singapore</td>
<td>800 6161 051</td>
</tr>
<tr>
<td>Germany</td>
<td>0800 181 7694</td>
<td>South Africa</td>
<td>0800 99 3514</td>
</tr>
<tr>
<td>Greece</td>
<td>00800 6112 6195</td>
<td>Spain</td>
<td>900 996 167</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>800 933 877</td>
<td>Sweden</td>
<td>0200 214 612</td>
</tr>
<tr>
<td>India</td>
<td>0008006101119</td>
<td>Switzerland</td>
<td>0800 838 533</td>
</tr>
<tr>
<td>Indonesia</td>
<td>001 803 61 683</td>
<td>Thailand</td>
<td>001 800 611 2885</td>
</tr>
<tr>
<td>Ireland</td>
<td>1800 552 636</td>
<td>Turkey</td>
<td>00 800 6190 3627</td>
</tr>
<tr>
<td>Israel</td>
<td>180 945 6589</td>
<td>United Kingdom</td>
<td>0800 899 813</td>
</tr>
<tr>
<td>United States</td>
<td>1800 765 8631</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you cannot use the toll free numbers above, please contact our QBE Assist team using the contact details below.

Phone: + 61 3 8523 2800
Fax: + 61 3 8523 2815
Email: qbeassist@qbe.com

Before you travel

- Ensure you have the policy number and contact details with you.
- Place your QBE Assist contact details in a safe place so you can contact us if you require assistance.
- Subscribe to smartraveller.gov.au to receive up to date travel advice.
Documents to take with you when you are travelling overseas (Overseas travel insurance)

You should take this Westpac Credit Cards Complimentary Insurance policy (it contains important phone numbers and details of the cover provided), and copies of your return overseas travel ticket and also your eligible credit card account statement and/or the necessary receipts and documents to prove that you are eligible for the Overseas travel insurance policy.

Without this information, a claim may be delayed and/or it may not be possible for us or our agents to give approval for any overseas medical attention.

At our discretion, where we honour a claim on the basis that you will, at a later date, provide proof to substantiate the claim and you are later unable to substantiate this claim, you will be liable for any loss we have incurred on your behalf.

Whilst you’re travelling

- Visit https://travel.qbe.com/qbe/westpac for travel insurance advice and useful tips while you’re travelling.

Insurance exclusions – what is not covered

In any insurance policy there are situations that are not covered. Whilst we try to extend our cover to most situations, we are not able to insure some situations because of the costs or types of events involved.

In addition to any specific exclusions contained in any individual cover in this document, the following exclusions apply to all the covers in this policy:

- We reserve the right to not insure you if you act against our advice or that of our Medical Team, i.e. we decide to arrange for you to be moved from your location to hospital at another location and you decide against it.

- We do not insure you for any event that is caused by or arises as a result of any pre-existing medical condition of yours, a relative, travel companion or any other person that may give cause for you to claim unless the claim relates to overseas travel insurance and your pre-existing medical condition is automatically covered as outlined in the “Pre-existing medical conditions” section of this booklet, or we have given prior written approval to cover your pre-existing medical condition and you have paid the administration fee.
• We do not cover your property or personal goods left unattended in a motor vehicle for any more than A$5,000 in total for Black cards, Platinum Plus cards and Platinum A cards and A$2,500 in total for Platinum B cards and Gold cards.

• We do not insure you in regard to any travel that:
  – you book or take against medical advice; or
  – you take for the purpose of getting medical treatment or advice; or
  – you take after a qualified and registered member of the medical profession informs you that you are terminally ill.

• We do not insure you for any event that is caused by or arises from you failing to follow advice or take heed of a warning from:
  – any government;
  – or any official body;
  – or any publication or broadcast by any member of the mass media; or

• We do not insure you for any event that is caused by or arises from:
  – you being under the influence of alcohol or drugs, unless the use of the drugs was prescribed by a qualified and registered medical practitioner; or
  – your involvement in illegal activities, fraud or abuse; or
  – your underwater activities that involve using artificial breathing equipment (unless you have an open water diving license or are diving with a qualified and registered diving instructor); or
  – your mountaineering (if you need to use climbing equipment, ropes or guides), rock climbing (if you need to use climbing equipment, ropes or guides), white water rafting, white water boating, abseiling, bungy jumping, pot holing, running with the bulls, caving or tobogganing; or
  – your racing (other than foot); or
  – your participation in any kind of professional sport for which you obtain/are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport; or
  – your air travel or any aerial activity (for example, base jumping and skydiving). But if you are a paid passenger in a fully licensed commercial passenger aircraft, we do insure you; or
  – any activities involving hunting equipment or projectiles (e.g. shooting and archery); or
– your participation in motor cycling, unless:
  – it involves a hired motorcycle with an engine capacity of 200cc or less; and
  – you are the driver; and
  – you hold a current Australian motorcycle licence; and
  – you are also licensed (if a licence is required) to drive the motorcycle in the country you are in; but
  – we never cover any event that is caused by or arises from motorcycle racing; or
  – any act of terrorism; or
  – any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow, attempted overthrow of a government/military power; or
  – any person or organisation, who lawfully destroys or removes your ownership or control of any property/personal goods; or
  – any government prohibition or restrictions or government customs, or government authorities delaying or detaining you or seizing or keeping your baggage; or
  – non-receipt of the property or personal goods that you have purchased and is being transported to you; or
  – your participation as a crew member or pilot of any conveyance; or
  – you or your travel companion’s employment or work (whether paid or unpaid or voluntary) either in Australia or overseas. This includes not being able to take leave from that employment, unless your claim is covered under unexpected cancellation of travel arrangement and other unexpected expenses in the ‘Overseas travel insurance policy’; or
  – you or your travel companion’s financial circumstances or any business or other contractual relationship; or
  – changes in currency rates, or any losses due to the devaluation or change in currency value; or
  – theft, loss or damage to business owned items, business related items or items purchased in a business name; or
  – you or your travel companion not wanting to continue with your travel arrangements/journey, or cancelling it or cutting it short, unless your claim is covered under
the ‘Overseas travel insurance policy’ in the section unexpected cancellation of travel arrangement and other unexpected expenses; or

– deterioration, normal wear and tear; or

– any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown, unless covered under the ‘Extended warranty insurance policy’; or

– any process of servicing, repairing or restoring an item unless we have given prior approval; or

– laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise; or

– vermin or insects, mildew, atmospheric or climatic conditions, or flood; or

– your failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons; or

– you not taking all adequate precautions (considering the value of the items) to protect your property/personal goods or if the property/personal goods are left:
  – unattended in a public place; or
  – unattended in an unlocked motor vehicle; or
  – unattended in a motor vehicle in view of someone looking into the motor vehicle; or
  – unattended in a motor vehicle overnight; or
  – or behind, forgotten or misplaced; or
  – with a person who steals or deliberately damages them.

A ‘public place’ includes, but is not limited to shops, airports, bus depots, streets, hotel foyer (or hallways and grounds), restaurants, beaches, public toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public.

– disappearance of the property/personal goods in circumstances which cannot be explained to our satisfaction; or

– radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or
– consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages; or
– you or your travel companion’s failure to procure a passport or visa; or
– the inability of the tour operator, wholesaler, transport provider, travel agent or any other service provider to complete arrangements or complete any part of a tour.

Claims procedures
Please use the following policy numbers when making a claim:

<table>
<thead>
<tr>
<th>Product</th>
<th>Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overseas travel insurance for persons up to and including 80 years of age</td>
<td>WP01000001-00</td>
</tr>
<tr>
<td>Interstate flight inconvenience insurance</td>
<td>WP01000002-00</td>
</tr>
<tr>
<td>Transit accident insurance</td>
<td>WP01000004-00</td>
</tr>
<tr>
<td>Purchase security insurance</td>
<td>WP01000005-00</td>
</tr>
<tr>
<td>Price guarantee cover</td>
<td>WP01000006-00</td>
</tr>
<tr>
<td>Extended warranty insurance</td>
<td>WP01000007-00</td>
</tr>
<tr>
<td>Rental vehicle excess in Australia insurance</td>
<td>WP01000009-00</td>
</tr>
</tbody>
</table>

What to do in the event of a claim
1. Contact us on 1800 091 710 within 30 days or as soon as possible of returning home from overseas or interstate (even if you have previously reported the matter to QBE Assist), or if you are already home, contact us within 30 days or as soon as possible of learning of an occurrence (loss, damage or breakdown) that may result in a claim. However, if you are making a guaranteed pricing claim, you must contact us within 21 days of the purchase of the personal good.

2. You must provide us with any evidence/documentation we require to verify your claim. Depending on the policy you are claiming under, this might include (but is not limited to) any of the following:
• proof that you are eligible for insurance cover – e.g. your eligible credit card account statement and credit card receipt to confirm your eligibility for the insurance;

• if items were stolen, wilfully damaged, or accidentally lost you must give us the police report number, or if the incident occurred whilst you were overseas, a copy of the report you obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;

• proof of your ownership of any lost, stolen or damaged items – e.g. purchase receipts;

• evidence of your intended flight – e.g. ticket, travel agent’s itinerary showing your flight or a letter from the airline, etc.;

• evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;

• receipts for any items you buy to replace those that were lost or stolen or purchased as emergency replacement of your clothes and toiletries;

• if any items are lost or stolen during the time that a carrier was responsible for looking after them, you must get a letter from the carrier explaining what happened and stating the amount of refund you received from them;

• if your travel or accommodation arrangements are cancelled and you intend claiming, you must provide a letter from the carrier, hotel, etc., outlining the refund you were entitled to;

• any damaged items for which you are claiming so that they can be inspected by us or our authorised representative;

• a quote (at your expense) for the replacement of lost or stolen items, or quote (noting the serial number for ‘Extended warranty insurance’ claims) for the repair of damaged or broken-down items. We will however pay the reasonable cost of the quote if we agree to pay the claim;

• copy of the Australian warranty if claiming under the ‘Extended warranty insurance policy’;

• in regard to the guaranteed pricing scheme, we require evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the personal good you purchased, and we require a copy of the printed catalogue advertising the cheaper item, and evidence that the advertisement was printed after you purchased the personal good.
3. Liability claims against you must be in writing. You are not to make any admission or offer to settle any claim. If you do so, we may reduce the amount payable in respect of the claim.

4. All losses under the Loss or damage to personal goods benefit must be reported to the local authority within twenty four (24) hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged property/personal goods.

5. For medical expense items, you must submit accounts to your private health fund before submission to us.

6. Immediately report any lost luggage or damage to the conveyance carrier and submit a claim to them. The conveyance carrier may be legally liable for the loss or damage.

If you do not comply with any of these conditions relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.

For claims and claims enquiries please call:
Our Toll free number at: 1800 091 710 Monday to Friday, 8am to 8pm AEST
If overseas, call +61(03) 8523 2800. Please note that this is not a toll free number.

Subrogation and you assisting QBE with your claim

We may at any time, at our expense and in your name, use all legal means available to you of securing reimbursement for loss or damage arising under this policy. In the event we do so, you agree to give all reasonable assistance for that purpose.

Fraudulent claims

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

If any claim is fraudulent in any way or if you or any one acting on your behalf uses fraudulent means to make a claim on any of the covers in this document, then no payment will be made in regard to the claim. Also Westpac will be informed of the situation and you may no longer be eligible for any of the insurances and ‘Price guarantee cover’ contained in this document. In the event we believe you or any one acting on your behalf has made or attempted to make a fraudulent claim, we may make a criminal complaint. You will also be liable for any loss we incur as a result of your fraudulent claim.
Overseas travel insurance policy for persons up to and including 80 years of age

Eligibility for Overseas travel insurance.

As a current Westpac cardholder, you automatically become eligible for complimentary Overseas Travel Insurance cover when you satisfy all of the following eligibility criteria:

1. You either permanently reside in Australia or hold a current and valid 457 Visa and reside in Australia; and

2. You spend at least $A500 on your prepaid travel costs (i.e. your travel costs that you pay for before leaving Australia) and you charge these costs (e.g. cost of your return overseas travel ticket; and/or airport/departure taxes; and/or your prepaid overseas accommodation/travel; and/or your other prepaid overseas itinerary items) to one of your following eligible credit cards issued by Westpac:

   • **Black cards**
     – Altitude Black credit card (including Altitude Qantas Black); and
     – Earth Black credit card
   
   • **Platinum Plus cards**
     – Earth Platinum Plus credit card;
     – Altitude Platinum Plus credit card (including Private Bank Altitude Platinum Plus credit card); and
     – Altitude Qantas Platinum Plus credit card (including (Private Bank Altitude Qantas Platinum Plus credit card)
   
   • **Platinum A cards**
     – Singapore Airlines Westpac Platinum credit card; and
     – 55 Day Platinum credit card
   
   • **Platinum B cards**
     – Earth Platinum credit card;
     – Altitude Platinum credit card; and
     – Altitude Qantas Platinum credit card
   
   • **Gold cards**
     – Singapore Airlines Westpac Gold credit card;
     – 55 Day Gold credit card; and
     – Private Bank Gold MasterCard® credit card; and
3. You have a return overseas travel ticket before leaving Australia; and

4. You are not over 80 years of age when you first become eligible for this cover by meeting conditions 1 to 3 above.

**Spouses and dependent children**

If a cardholder satisfies all four eligibility criteria listed above, then their spouse and/or dependent child/children two years of age and older, as at the date the journey commences, are also automatically eligible for Overseas travel insurance if:

1. The spouse and/or dependent child/children travels with the cardholder for the entire journey; and

2. Each spouse and dependent child, spends at least $A500 on their prepaid travel costs (i.e. travel costs paid before leaving Australia) and they charge these costs (e.g. cost of their return overseas travel ticket; and/or airport/departure taxes; and/or their prepaid overseas accommodation/travel; and/or their other prepaid overseas itinerary items) to the current Westpac cardholder’s eligible credit card.

3. The spouse and/or dependent child/children have a return overseas travel ticket before leaving Australia; and

4. The spouse and/or dependent child/children is not over 80 years of age when they first become eligible for this cover by meeting conditions 1 to 3 above.

Dependent children, under the age of two years as at the date the journey commences become eligible for this Overseas travel insurance, once the cardholder becomes eligible for this Overseas travel insurance, provided that the dependent child is travelling with the cardholder for the entire journey.

**Children born on the journey**

There is no cover for children born on the journey.

The cover is available for a period of six months for Black cards, Platinum Plus cards and Platinum A cards and three months for Platinum B cards and Gold cards and cannot be extended. However if your return to Australia is delayed because of events covered under this policy, or your scheduled transport back to Australia is delayed for reasons beyond your control, the period of insurance will automatically be extended for a period of up to four weeks or until you return to your home in Australia, whichever occurs first.

Please ensure you are also aware of the exclusions under the section ‘Insurance exclusions – what is not covered‘.
<table>
<thead>
<tr>
<th>Part A</th>
<th>The limits that apply and a summary of the cover</th>
<th>33</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part B</td>
<td>The cover we provide</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medical and hospital expenses incurred overseas</td>
<td>37</td>
</tr>
<tr>
<td></td>
<td>Loss or damage to personal property</td>
<td>39</td>
</tr>
<tr>
<td></td>
<td>Unexpected cancellation of travel arrangements and other unexpected expenses</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>Resumption of journey following the death of a relative</td>
<td>43</td>
</tr>
<tr>
<td></td>
<td>Special event</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>Rental vehicle excess</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>Travel delay</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>Funeral expenses</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>Accidental death</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>Legal liability</td>
<td>46</td>
</tr>
<tr>
<td></td>
<td>Loss of Income</td>
<td>47</td>
</tr>
<tr>
<td></td>
<td>Domestic Pets Boarding</td>
<td>47</td>
</tr>
<tr>
<td></td>
<td>Assault requiring hospitalisation</td>
<td>47</td>
</tr>
<tr>
<td></td>
<td>Hijack and detention</td>
<td>48</td>
</tr>
<tr>
<td></td>
<td>Kidnap and Ransom</td>
<td>48</td>
</tr>
</tbody>
</table>
The table below shows the limits that apply and an outline of the cover available. Please read the entire policy to make sure you understand the details of the cover provided and to ensure it meets your requirements.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Medical and hospital expenses incurred overseas.</td>
<td><strong>Black cards, Platinum Plus cards and Platinum A cards</strong></td>
</tr>
<tr>
<td></td>
<td>Unlimited, except emergency dental is limited to A$2,000 per person and bed care patient allowance is limited to a total of A$15,000 (A$100 per day, e.g. miscellaneous expenses such as phone calls and TV rental). Note: No cover for pre-exisitng medical conditions, unless automatically covered as listed in the ‘Pre-existing medical conditions’ section of this booklet or prior approval given and the administrative fee is paid.</td>
</tr>
<tr>
<td>2. Loss or damage to personal property.</td>
<td>Up to A$20,000 per person and up to a maximum A$30,000 for a family subject to the following limits. However property and personal goods left unattended in a motor vehicle are only insured up to A$5,000 in total.</td>
</tr>
<tr>
<td>Benefit</td>
<td>Black cards, Platinum Plus cards and Platinum A cards</td>
</tr>
<tr>
<td>---------</td>
<td>-----------------------------------------------------</td>
</tr>
<tr>
<td>2. Loss or damage to personal property.</td>
<td>Clothing and personal valuables.</td>
</tr>
<tr>
<td></td>
<td>Portable electrical equipment and binoculars.</td>
</tr>
<tr>
<td></td>
<td>Cameras and associated equipment/accessories.</td>
</tr>
<tr>
<td></td>
<td>Laptop computers and associated equipment/accessories.</td>
</tr>
<tr>
<td></td>
<td>Travel documents, travellers’ cheques, credit cards, cash etc.</td>
</tr>
<tr>
<td>2. Loss or damage to personal property.</td>
<td>Emergency replacement of your clothes and toiletries.</td>
</tr>
<tr>
<td>Benefit</td>
<td>Limits</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>3. Unexpected cancellation of travel arrangements and other unexpected expenses.</td>
<td>Black cards, Platinum Plus cards and Platinum A cards: Unlimited for covered events, except for: • travel agent’s cancellation fee, which is limited to an amount equal to the lesser of A$500 or 15% of the value of the travel arranged by the agent; and • accidental death of a relation living overseas which is limited to A$2,500 per person up to a maximum of A$5,000 for a family.</td>
</tr>
<tr>
<td></td>
<td>Platinum B cards and Gold cards: Also, cover for the financial insolvency or financial collapse of a licensed service provider is limited to A$5,000 per person up to a maximum of A$10,000 for a family.</td>
</tr>
<tr>
<td>4. Resumption of journey following the death of a relative.</td>
<td>Up to A$5,750 per person up to a maximum A$12,500 for a family.</td>
</tr>
<tr>
<td></td>
<td>Up to A$5,250 per person up to a maximum A$12,500 for a family.</td>
</tr>
<tr>
<td>5. Special event.</td>
<td>Up to A$3,750 for reasonable cost of arranging alternative transport in order to attend a special event.</td>
</tr>
<tr>
<td></td>
<td>Up to A$3,250 for reasonable cost of arranging alternative transport in order to attend a special event.</td>
</tr>
<tr>
<td>6. Rental vehicle excess.</td>
<td>Up to A$5,500</td>
</tr>
<tr>
<td></td>
<td>Up to A$5,000.</td>
</tr>
<tr>
<td>7. Travel delay.</td>
<td>For reasonable additional meal and accommodation costs after a six hour delay, up to A$500 per person up to a maximum of A$1,100 for a family.</td>
</tr>
<tr>
<td>Benefit</td>
<td>Limits</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Benefit Limits</strong></td>
<td><strong>Black cards, Platinum Plus cards and Platinum A cards</strong></td>
</tr>
<tr>
<td>8. Funeral expenses.</td>
<td>Unlimited.</td>
</tr>
<tr>
<td>9. Accidental death.</td>
<td>In the event of accidental death which is not covered under the ‘Transit accident insurance policy’ included in this document, we will pay A$50,000 per cardholder and A$25,000 for a spouse or dependent child/children to a maximum A$150,000 per family.</td>
</tr>
<tr>
<td>10. Legal liability.</td>
<td>Limit of A$2,500,000.</td>
</tr>
<tr>
<td>11. Loss of income</td>
<td>Up to 12 consecutive weeks cover up to A$1,000 per person per week to a maximum A$12,000 in total.</td>
</tr>
<tr>
<td>12. Domestic Pets Boarding</td>
<td>Up to A$50/24 hour period to a maximum A$500.</td>
</tr>
<tr>
<td>13. Assault requiring hospitalisation</td>
<td>Limit of A$500.</td>
</tr>
<tr>
<td>14. Hijack and detention</td>
<td>Up to A$250/person/24 hour period to a maximum A$20,000 per family</td>
</tr>
<tr>
<td>15. Kidnap and Ransom</td>
<td>Up to A$100,000.</td>
</tr>
</tbody>
</table>
Part B – The cover we provide

Benefit 1: Medical and hospital expenses incurred overseas

We insure Westpac cardholders, their spouses and their dependent child/children up to and including 80 years of age as at the date they become eligible for Overseas travel insurance for medical and hospital expenses incurred overseas on their journey.

We reserve the right to return you to Australia for ongoing medical attention. In Australia we are not licensed to pay medical and hospital expenses and you would need to claim on Medicare and/or your Australian medical insurer. If you choose not to return to Australia we will cease to pay for the subsequent medical and hospital expenses you incur overseas.

By medical expenses we mean expenses for:

- medical, paramedical, or surgical treatment; or
- other treatment, given or prescribed by a qualified and registered member of the medical profession; or
- emergency dental treatment to natural healthy teeth (but not ongoing dental treatment) where the treating dentist confirms in writing that the treatment was solely to relieve sudden and severe pain; or
- ambulance, hospital, or nursing home charges; or
- expenses for emergency evacuation to Australia or another country, if the local medical services are inadequate or not available. The evacuation must be authorised and arranged by QBE Assist (refer to ‘Emergency and medical services whilst overseas’ in this document for contact details).

If we agree to pay the hospital and medical expenses associated with your stay in an overseas hospital, we will also pay you, in addition to the hospital and medical charges, a cash bedcare allowance which covers incidental expenses, such as a rental TV and newspapers or hospital phone calls for each continuous 24 hour period you are confined in an overseas hospital as a bed care patient, provided the claim is supported by written confirmation from the hospital of the length of your stay.

We will also pay for a relative or friend to travel to where you are, to either care for you and/or to escort you back to your normal residence in Australia if:

- you are injured or become seriously ill during the period of cover; and
you show us medical advice written by a qualified and registered member of the medical profession, stating that a companion/escort is necessary; and

QBE Assist agrees that a companion/escort is reasonably necessary.

The companion’s/escort’s costs will be reimbursed to the person who incurs the expense.

Medical expenses

We will pay for...

We will pay for your overseas medical expenses during the period of cover if you:

- become ill overseas; or
- get injured overseas, provided the injury was accidentally caused by a sudden physical force.

We will only cover your medical expenses if:

- you incur them overseas, during your journey; and
- you are legally responsible for paying them; and
- you show us medical advice, written by a registered and qualified member of the medical profession, as proof of your illness or injury and the treatment you need for it.
- We assess that your medical expenses are reasonable in amount and reasonably necessary.

Please remember that you can only claim for emergency evacuation if it is arranged by QBE Assist (refer to ‘Emergency and medical services whilst overseas’ in this document for contact details).

We will not pay for...

We will not pay for medical expenses that:

- arise from pre-existing medical conditions unless your pre-existing medical conditions is automatically covered as outlined in the “Pre-existing medical conditions” section in this booklet or prior to you leaving Australia, we have given prior written approval to cover your pre-existing medical condition and you have paid the administration fee; or
- arise from dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals; or
- you can recover from any private medical fund or similar government scheme; or
- you incur in Australia; or
• arise from HIV, AIDS, ARC (AIDS Related Complex, however this syndrome may be acquired or named), or any related illness, no matter how you become infected; or
• arise from a sexually transmitted disease; or
• arise from any disease that is transmitted when giving or taking a drug. Unless the giving or taking of the drug is supervised by a qualified and registered member of the medical profession and the disease is not excluded anywhere else in this ‘Overseas travel insurance policy’; or
• you incur more than 12 months after the date of your illness or disablement.

Benefit 2: Loss or damage to personal property

We insure you, during your journey for the theft and accidental loss or damage to the following property/personal goods that you either take with you or buy on your journey:

• baggage, clothing and personal valuables; and
• portable electrical equipment and binoculars (but we will not pay for scratched lenses); and
• cameras and associated equipment/accessories (but we will not pay for scratched lenses); and
• laptop computers and associated equipment/accessories (but we will not pay for scratched screens); and
• travel documents, travellers’ cheques, bank notes, currency notes, postal orders, money orders, cash credit cards or petrol coupons taken with you on your journey for personal use.

However you must take steps to prevent any loss or damage (e.g. there is no cover for personal goods that are left unattended in a public place or personal goods left behind, forgotten or misplaced).

Note: Items used for any business purpose or purchased in a business name are not covered.

Whilst you are overseas we will also provide 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 12 hours.

If your travel documents, credit cards or travellers’ cheques are accidentally lost or stolen you are covered for their replacement and any legal liability for payment arising out of their unauthorised use only if:
• you have complied with all the conditions you agreed to when your travel documents, credit cards or cheques were issued; and
• you have reported the loss to the appropriate authorities (e.g. Police) within 24 hours of the discovery of the loss. If you are claiming for the emergency replacement of your clothes and toiletries, you will need to obtain written confirmation from the carrier who was responsible for the luggage and you will need to provide us with receipts for the replacement items you needed to purchase.

In the event of a claim 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 10% of the limit shown for the type of item in Part A – The limits that apply and a summary of the cover’.

**Benefit 3: Unexpected cancellation of travel arrangements and other unexpected expenses**

Under this section QBE covers a cardholder for the unexpected cancellation of travel arrangements and other unexpected expenses due to the specified reasons set out below, after the cardholder becomes eligible for the Overseas travel insurance provided the claim is not covered elsewhere in this policy. Cover under this section is also provided if the cardholder intends to obtain a return overseas travel ticket, before leaving Australia, and meets all the other eligibility requirements (see “Eligibility for Overseas travel insurance”).

If the cardholder is eligible for the insurance under this section (as outlined above), the cardholder’s spouse and/or dependent child, who meets all the eligibility requirements (or who meets the eligibility requirements other than the purchase of a return overseas travel ticket, before leaving Australia) and who intends to travel with the cardholder for the entire journey, is also covered under this section.

The expenses must be incurred during the period of cover for one of the reasons listed below:

• 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
• whilst overseas you or your travel companion’s travel documents are lost or stolen; or
• your or your travel companion’s normal residence in Australia is destroyed; or

• you or your travel companion are quarantined; or

• you or your travel companion are subpoenaed to attend court in Australia; or

• your pre-existing medical condition, if your pre-existing medical conditions is automatically covered as outlined in the “Pre-existing medical conditions” section in this booklet or if we have given prior written approval to cover your pre-existing medical condition and you have paid the administration fee; or

• if after purchasing your overseas travel tickets, you become aware you have a medical condition, which we will then not provide medical cover for; or

• you, your travel companion or your relative living in Australia:
  – dies; or
  – is seriously injured; or
  – becomes seriously ill;

Note: 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 cancellation was appropriate and reasonably necessary.

• 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; or

• you or your travel companion having to sit unexpected exams in regard to studies either of you are undertaking; or

• a special event has been cancelled or postponed for reasons beyond your expectations or control; or

• your arranged travel is cancelled or delayed by the carrier because of unexpected:
  – mechanical break down; or
  – weather conditions; or
  – natural disasters; or
  – riots, strikes, civil commotion (but not acts of 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

• you or your travel companion are unexpectedly retrenched.
This does not include voluntary retrenchment or redundancy; or
• you miss your arranged travel because your proceeding flight was delayed or cancelled; or
• you miss your arranged travel because your or your travel companion’s travel documents were stolen and the theft was reported to the appropriate local authorities (e.g. police) and you provide us with a copy of the report; or
• the financial insolvency or financial collapse of a licensed service provider, provided the booking was made via a licensed travel agent.
• accidental death (but not sickness or illness) of one of your following relations living overseas:
  – spouse, fiance, fiancée parent, parent-in-law, step-parent, guardian; or
  – child, stepchild, foster child, grandchild; or

**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.

**We will pay for...**

**If you continue your travel.**

You may decide to continue your cancelled travel arrangements. If you do this at the earliest possible opportunity after cancellation, we will, at our option, either:

• pay for any part of your cancelled travel arrangements that:
  – you have paid for but are unable to use; and
  – that are non-refundable; or

• pay 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:
• you have paid for but are unable to use; and
• which are non-refundable.

If you do not continue your travel.

You may decide not to continue with the cancelled travel arrangements at the earliest possible opportunity after cancellation. If so, we will pay for any part of your cancelled travel and accommodation arrangements that:

• you have paid for, but will not use; and
• which are non-refundable.

How we value travel tickets or accommodation obtained by way of redeeming reward/frequent flyer 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 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.

Benefit 4: Resumption of journey following the death of a relative

We insure you for the reasonable transport expenses incurred to return to Australia and then resume your journey, if you have to interrupt your journey and return to Australia immediately following the death of a relative living in Australia.

We will only pay if...

• you resume your journey within 30 days of returning to Australia; and
• your journey had not ended before your return and there is at least a fortnight or 25% of the time of your journey remaining (whichever is the greater); and
• the death occurred after you booked your travel; and
• your claim is not excluded elsewhere in this document.

However, if the exclusion is due to your relative’s pre-existing medical condition, we will pay benefits provided that before you commenced your journey a medical professional had not
declared your relative as being terminally ill.

We will pay for...

The costs (through reimbursement to you) of an economy air ticket to Australia and an economy air ticket to return you to the overseas location where you were to be at that time when you returned overseas (as stated in your original itinerary).

We will not pay for...

We will not pay in the event you knew the death of a relative was impending and likely to happen when you were travelling. Note: When lodging a claim under Benefit 4, we may require proof, or proof of the cause, of your claim.

Benefit 5: Special event

If your journey is interrupted by any unexpected cause outside of your control and as a result you are going to miss a special event which can not be delayed, we will pay the reasonable additional costs of using alternative transport to arrive at the special event destination in time for the special event.

Benefit 6: Rental vehicle excess

We will reimburse you for any insurance excess or deductible which you become legally liable to pay in respect of a claim under the rental vehicle insurance policy of the rental vehicle during the rental period provided:

• the rental vehicle must be rented from a licensed rental agency; and

• the cardholder was operating the rental vehicle within the local laws of the country/city; and

• the hiring agreement must incorporate the rental vehicle insurance; and

• you must comply with all the requirements of the rental organisation under the hiring agreement and of the rental vehicle insurance.

We will not pay for...

We will not pay for your costs arising from:

• loss or damage resulting from the operation of the rental vehicle in violation of the terms of the rental agreement; or

• wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or

• driving the rental vehicle on non-public roads.
Benefit 7: Travel delay
If the departure of any scheduled transport in which you have arranged to travel is delayed for at least six hours due to any unforeseen cause outside your control we will reimburse your reasonable additional meal and accommodation costs.

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

Benefit 8: Funeral expenses
We insure you for funeral expenses that are incurred whilst on your journey. However, we will not pay for your funeral expenses if your death is the result of suicide or a pre-existing medical condition unless your pre-existing medical condition is automatically covered as outlined in the ‘Pre-existing Medical conditions’ section in this booklet or we have given prior written approval to cover your pre-existing medical condition and you have paid the administration fee.

By funeral expenses we mean;
• the reasonable costs of returning your remains or ashes to Australia; and/or
• the reasonable costs of your overseas funeral or cremation.

We will pay for funeral expenses if;
• you die during the journey; and
• a death certificate given by a qualified and registered member of the medical profession is shown to us as proof of the cause of death.

Benefit 9: Accidental death
We will insure you, if whilst on your journey you die as a result of an injury sustained in an accident (but not illness or disease or suicide) and the ‘Westpac transit accident insurance policy’ included in this document does not provide ‘Loss of Life’ benefits for the accident.

The death must occur within 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 12 months treat you as having died as a result of the accident.
Benefit 10: Legal liability

We cover your legal liability during your journey.

By legal liability, we mean your responsibility to pay compensation for negligently causing:

• bodily harm or death to someone other than you; or
• loss or damage to property owned or controlled by someone other than you.

Only we have the right to:

• settle or defend the claim; or
• make or accept an offer or payment; or
• in any way admit you are liable.

We will pay for...

We will pay for your legal liability if:

• the event that gives rise to it:
  – happens during the journey; and
  – is one that you do not intend or expect to give rise to your legal liability.

We will also pay all reasonable legal fees and expenses if:

• we incur them on your behalf; or
• you incur them after we agree in writing.

We will not pay for...

We will not pay for your legal liability that arises from:

• Bodily harm to, or the illness or death of:
  – any relative or travel companion; or
  – your employee.

• You owning or occupying any land or building (unless the building is a residence and you occupy it as a tenant or lessee, or in some other temporary way).

• You owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways). However, if you do not own or control the transport and are using it just as a passenger, you are not within this exclusion.

• Your business, profession or occupation.

• Loss or damage to any property that is owned or controlled by you.

• Any fines or penalties, including punitive, exemplary, liquidated or aggravated damages. These are damages a
judge may order a person to pay as punishment. They are different from damages that must be paid as compensation.

**Benefit 11: Loss of Income**

We cover cardholders and their spouses for loss of income and will pay this benefit monthly in arrears if:

(a) a cardholder or spouse is unable to resume their pre-journey work in Australia after a journey ends solely as a result of injuries sustained whilst overseas on a journey; and

(b) the claim is supported by a medical certificate given by an Australian qualified and registered medical practitioner; and

(c) the cardholder or spouse had work to return to in Australia (supported by written evidence).

We do not cover the income lost during the first month after a cardholder or spouse planned to resume their pre-journey work in Australia.

**Benefit 12: Domestic Pets Boarding**

If your return to Australia is delayed because of events covered under this policy, or your scheduled transport back to Australia is delayed for reasons beyond your control, the period of insurance will automatically be extended for a period of 4 weeks. During this period we will pay any additional boarding fees for your domestic cats and dogs, provided you provide evidence of the additional fees you incurred.

**Benefit 13: Assault requiring hospitalisation**

In addition to the benefits outlined in Benefit 1 Medical and hospital expenses incurred overseas, if whilst overseas you are injured whilst being assaulted and require hospitalisation because of the injuries, we will compensate you, provided the claim is supported by a medical certificate given by a qualified and registered medical practitioner; and you provide us with a police report on the incident.
Benefit 14: Hijack and detention
If whilst overseas the control of the plane, bus, train, ferry or taxi you are travelling in is seized by force or threat of force by unauthorised persons and you are detained for more than 12 continuous hours by these persons or persons connected with these persons using violence or the threat of violence, we will compensate you for each 24 hours you are held captive.

Benefit 15: Kidnap and ransom
If whilst you are overseas on the journey you are illegally abducted and forcibly held hostage for the purpose of demanding extortion/ransom monies, we will reimburse you for the extortion/ransom monies paid to your abductors which results in your release.

We will only pay if...

• you make every effort to:
  – take all steps to minimise your loss ;
  – not disclose the existence of this insurance;
  – immediately inform the appropriate law authorities and conform with their recommendations and instructions;
  – immediately advise us of the situation; and
  – keep identifying details of the money (e.g. serial numbers) or other property handed over to secure your release.

• you have not previously:
  – been illegally abducted and/or forcible held hostage for the purpose of demanding extortion/ransom monies;
  – had an extortion demand made against you or any member of your family living either in Australia or overseas.

We will not pay if....

• the kidnapping occurs in the countries or territorial waters of Mexico, the Philippines, Somalia or in any country (or their territorial waters) located in Central America or South America.
Purchase security insurance policy

Purchase security insurance is a benefit available to Westpac cardholders. This cover provides four months of complimentary insurance for Black cards, Platinum Plus cards and Platinum A cards and provides three months of complimentary insurance for Platinum B cards and Gold credit cards (‘period of insurance’) against loss, theft, or accidental damage over a wide range of new personal goods purchased anywhere in the world, provided the entire purchase is charged to the cardholder’s eligible credit card account.

This insurance provides automatic protection for personal goods when their purchase is charged to an eligible credit card account unless the personal goods and/or claims are excluded by the definitions, Terms and Conditions, or exclusions, or the cardholder fails to comply with the claims procedures.

The personal goods are insured anywhere in the world for the period of insurance from the date of purchase in the event of loss, theft or accidental damage. However there is no cover until you have taken possession of the personal goods.

The liability of QBE for claims made pursuant to this insurance shall not exceed the lesser of:

- the actual amount charged to the cardholder’s eligible credit card account to purchase the personal goods; or
- A$3,500 per claim for Black cards, Platinum Plus cards and Platinum A cards, and A$3,000 for Platinum B cards, and Gold cards in respect of jewellery, watches and fine arts; or
- A$135,000 in any 12 month period for Black cards, Platinum Plus cards and Platinum A cards, and A$125,000 for Platinum B cards and Gold cards in respect of any one eligible credit card account.

Extended warranty insurance policy

Extended warranty is a benefit available to Westpac cardholders. The cover extends the manufacturer’s expressed Australian warranty on personal good(s), purchased, provided the entire purchase is charged to the cardholder’s eligible credit card account. The insurance does not affect the rights of cardholders against a manufacturer in relation to contravention of statutory or implied warranties under Australian legislation.
The insurance cover provided in respect of the purchase of personal good(s) comes into effect at the end of the Australian warranty period that applies to the personal good(s), provided the Australian warranty is for a period of six months or more up to a period of five years.

Only items with a manufacturer’s unique identification serial number on them are covered under this insurance.

This extended warranty period will be for an equivalent duration as the Australian warranty up to a maximum of two full years for Black cards, Platinum Plus cards and Platinum A cards and one full year for Platinum B credit cards and Gold credit cards and does not apply if the Australian warranty period is in excess of five years.

For example for Platinum Plus credit cards:

<table>
<thead>
<tr>
<th>Australian warranty period</th>
<th>Extended warranty period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Six months</td>
<td>Six months</td>
</tr>
<tr>
<td>Eleven months</td>
<td>Eleven months</td>
</tr>
<tr>
<td>One to five years</td>
<td>Two years</td>
</tr>
<tr>
<td>Over five years</td>
<td>No cover</td>
</tr>
</tbody>
</table>

This extended warranty only covers the failure of a personal good(s) to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect is covered by the terms of the Australian warranty.

The liability of QBE for claims made pursuant to this insurance shall not exceed:

- the actual Australian dollar purchase price of the personal good(s) charged to an eligible credit card account; and
- in a 12 month period the sum of A$20,000 for Black cards, Platinum Plus cards and Platinum A cards and A$10,000 for Platinum B cards and Gold cards per eligible credit card account.

If a claim is to be paid under this insurance you must obtain our approval prior to proceeding with any repairs or replacement of the personal good(s) which have broken-down or are defective.
Price guarantee cover
(Black card, Platinum Plus card & Platinum A card cardholders only)

Price guarantee is a benefit available to Westpac Black card, Platinum Plus card and Platinum A card cardholders when new personal goods are purchased anywhere in Australia and the entire cost is charged to the cardholder’s eligible credit card account.

This scheme guarantees the cardholder gets the best price if, within 21 days after the purchase of a personal good, they advise us that they have subsequent to their purchase, received a printed catalogue showing the same personal good (same model number and same model year), by the same manufacturer, for a lower price from a store within 25 kilometres of the store from where the personal good was purchased, and the price difference is greater than A$75.

The cheaper personal good must be:
• the same model number; and
• same model year; and
• produced by the same manufacturer as the personal good you had previously purchased.

The catalogue showing the cheaper article must have been printed after the date you purchased the personal good.

You must report (make a claim) the cheaper article to QBE within 21 days of the purchase of the personal good. This is because QBE only provides cover for cheaper items reported within 21 days of the date of purchase of the original personal good.

Provided the price difference is greater than A$75 you will be refunded the price difference up to A$300.

Interstate flight inconvenience insurance policy
(Black card, Platinum Plus card & Platinum A card cardholders only)

Interstate flight inconvenience insurance is available to Westpac Black card, Platinum Plus card and Platinum A card cardholders whilst they are on an interstate Australian holiday of up to 14 days once the cardholder charges the entire cost of their return interstate flight fare (but not taxes, or airport or travel agent’s charges) to the cardholder’s eligible credit card account.
If the cardholder is eligible for the Interstate flight inconvenience insurance as outlined above the cardholder’s spouse and/or dependent child/children, who are travelling with the cardholder for the holiday become eligible for this Interstate flight inconvenience insurance when the entire cost of their interstate flight fare (but not taxes, or airport or travel agent’s charges) has been charged to the cardholder’s eligible credit card account.

Except for the cancellation cover, the other covers included in this policy are available for a period of 14 days from the date the cardholder, spouse, and/or dependent child/children leaves their Australian home to travel directly to the airport from where they are catching their interstate flight. The cover will cease after this 14 day period or earlier if the cardholder, spouse and/or dependent child/children return to their Australian home within 14 days. This cover however is not designed to provide travel insurance benefits as prescribed under the Insurance Contract Act 1984.

**Benefits**

1. **Delays**

   **Flight delay** – if the intended interstate flight is delayed by four hours or more and no alternative transport is made available, the cardholder is entitled to charge up to A$50 per person to their eligible credit card account for meals and refreshments up to a total of A$100.

   **12-hour luggage delay** – if following an interstate flight, your luggage containing clothes and toiletries is delayed in getting to you for over 12 hours, the cardholder is entitled to charge up to A$75 per person to their eligible credit card account for essential clothing and toiletries, up to a total of A$250.

2. **Loss or damage to personal items**

   We insure you during your holiday for the theft and accidental loss or damage to clothing and your personal items (but not laptop computers or business items) that you have with you.

   We will pay up to a value of A$500 for each item to a maximum of A$1,250 in total.

3. **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 A$2,500 per person to a maximum of
A$5,000. Your next of kin will need to contact QBE to lodge a claim. QBE will then guide your next of Kin through this process.

By funeral expenses we mean:

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

4. Cancellation of domestic travel arrangements

Under this section, we cover you for your cancelled arrangements and additional expenses associated with the cancellation to a maximum of A$1,750 if travel arrangements you have paid for are cancelled for any of the following reasons, provided the entire cost of your return interstate flight fares has already been charged to the cardholder’s Black card, Platinum Plus card or Platinum A card eligible credit card account.

- you, your travel companion or a relative unexpectedly:
  - dies;
  - is seriously injured; or
  - becomes seriously ill.

Note: 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.

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

Note: We may ask for written proof regarding any of the above events and be satisfied that the expenses involved are reasonable in amount and reasonably necessary.

This cancellation cover will cease 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 14 days has expired.
Rental vehicle excess insurance in Australia policy
(Black card, Platinum Plus card & Platinum A card cardholders only)

Rental vehicle excess insurance in Australia cover is available to Westpac Black card, Platinum Plus card and Platinum A card cardholders.

We will reimburse you up to A$5,500 for any insurance excess or deductible which you become legally liable to pay in respect of a claim under the rental vehicle insurance policy of the rental vehicle during the rental period provided:

• the rental vehicle must be rented from a licensed rental agency; and
• the hiring agreement must incorporate the rental vehicle insurance; and
• you must comply with all the requirements of the rental organisation under the hiring agreement and of the rental vehicle insurance.

We will not pay for...

We will not pay for your costs arising from:

• loss or damage resulting from the operation of the rental vehicle in violation of the terms of the rental agreement; or
• wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
• driving the rental vehicle on non-public roads.

Transit accident insurance policy

Transit accident insurance is a benefit available to Westpac cardholders. This cover provides certain accidental death and injury cover for cardholders who sustain an injury while riding as a passenger in (not as a pilot, driver or crew member), or boarding or alighting a plane, bus, train or ferry as outlined in this policy. However the cover provided does not include benefits as prescribed under the Insurance Contract Act 1984.

This cover is available on trips where prior to the trip, the entire payment for the trip was charged to the cardholder’s eligible credit card account.

In certain circumstances the benefits also extend to the cardholder’s spouse and/or dependent child/children, provided they have travelled with the cardholder for the entire trip and before the trip the payment for their trip was...
also charged to the cardholder’s eligible credit card account.

The benefits listed under the Schedule of Benefits will be paid if whilst outside Australia, the cardholder and/or the cardholder’s spouse and/or dependent child/children suffer a loss as a result on an injury suffered under the circumstances specified in points 1, 2, 3, 4 or 5 as follows:

1. The injury is sustained on a trip while you are riding as a passenger or boarding or alighting the plane, bus, train or ferry.

2. The injury is sustained while you are riding as a passenger in (not as a pilot, driver or crew member), a licensed taxi pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided you are travelling directly to or from an airport, bus depot, railway station or dock, immediately preceding or following the scheduled trip.

3. When, by reason of an accident specified in points 1 or 2 above, you are unavoidably exposed to the elements and, as a result of such exposure, suffer an injury for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this policy.

4. If your body has not been found within one year of the date of his/her disappearance arising out of an accident which would give rise to a loss as specified in points 1, 2 or 3 above, it will be presumed that you died as a result of bodily injury caused by the accident at the time of his/her disappearance.

5. A benefit payable under this policy will be paid to the injured person or in the event of your death the benefit will be paid to your legal representative.

Schedule of benefits

When an accident results in any of the following injuries within one year from the date of the accident, we will pay the amount shown below according to the injury.

If a person sustains more than one injury resulting from one accident, only the Benefit Amount for the greater injury will be paid.
Summary of benefits for cardholders

<table>
<thead>
<tr>
<th>Injury</th>
<th>Benefit Amount</th>
<th>Black cards, Platinum Plus cards and Platinum A cards</th>
<th>Platinum B cards and Gold cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Life.</td>
<td>A$750,000</td>
<td>A$250,000</td>
<td></td>
</tr>
<tr>
<td>Loss of both hands or both feet.</td>
<td>A$500,000</td>
<td>A$250,000</td>
<td></td>
</tr>
<tr>
<td>Loss of one hand and one foot.</td>
<td>A$500,000</td>
<td>A$250,000</td>
<td></td>
</tr>
<tr>
<td>Loss of the entire sight of both eyes.</td>
<td>A$500,000</td>
<td>A$250,000</td>
<td></td>
</tr>
<tr>
<td>Loss of the entire sight of one eye and one hand or one foot.</td>
<td>A$500,000</td>
<td>A$250,000</td>
<td></td>
</tr>
<tr>
<td>Loss of one hand or one foot.</td>
<td>A$250,000</td>
<td>A$125,000</td>
<td></td>
</tr>
<tr>
<td>Loss of the entire sight of one eye.</td>
<td>A$250,000</td>
<td>A$125,000</td>
<td></td>
</tr>
</tbody>
</table>

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

**Limits on what we pay**

The most we will pay in claims under this policy, that result from one incident (e.g. a bus crash) is A$1,300,000 for Black cards, Platinum Plus cards and Platinum A cards and A$650,000 for Platinum B cards and Gold cards regardless of the number of cardholders, spouses or dependent child/children injured in the incident.

This means that if as a result of one incident a number of cardholders, spouses or dependent child/children were injured, QBE would pay each person on a proportional basis (using the above Schedule) up to a total amount. Therefore if, four Platinum Plus card cardholders and four Gold card cardholders lost their lives in the same bus crash, QBE would pay A$325,000 per Platinum Plus card cardholder and A$162,500 per Gold card cardholder to each of their legal representatives.
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