

Notice of Change

Allianz 

Global Assistance

This Notice of Change amends the St. George Credit Cards Complimentary Insurance Policy information booklet with an effective date of 27 October 2021 and should be read in conjunction with that booklet. The amendments are effective 30 June 2022 and are as follows:

Updated address for Allianz Australia

Where 'GPO Box 9870, Melbourne, VIC 3001' appears on pages 3 and 8, it is to be updated with 'Level 16, 10 Carrington St, Sydney, NSW 2000'.

The following changes relate to epidemics and pandemics

1. Update exclusion 15 on page 45 to:

any epidemic or pandemic, unless your claim relates to you or your travel companion being positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, and cover is expressly included in the following sections:

1.1 Overseas emergency assistance.

1.2 Overseas emergency medical.

1.4 Evacuation & repatriation.

2.1 Cancellation.

3.1 Additional expenses.

2. Add the below, exclusion 20, to page 46:

your claim arises because you or your travel companion did not follow an advice or warning that a reasonable person would have been aware of:

- by an Australian government (when a 'Reconsider your need to travel' or 'Do not travel' alert is in place), which can be found on www.smarttraveller.gov.au; or
- which was published in a reliable mass media source.

3. Add the following wording to 'Part E – The Cover Available.' on page 46:

Epidemics and Pandemics (such as COVID-19)

If, during the period of cover available, you (including your spouse and/or dependants who are eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, cover is available to you under the following sections:

1.1 Overseas emergency assistance.

1.2 Overseas emergency medical.

1.4 Evacuation & repatriation.

2.1 Cancellation.

3.1 Additional expenses.

If your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which impacts your journey, cover is available to you under the following sections:

2.1 Cancellation.

3.1 Additional expenses.

Terms, conditions, limits and exclusions apply. Please refer to Part D - Excesses and General Exclusions. and the exclusions set out in each of the above sections.

For example, you will not be covered if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic while travelling against an advice or warning issued by an Australian government and you did not take reasonable care to avoid contracting the sickness (for example by delaying travel to the country or part of the country referred to in the warning), refer to General Exclusions 14 and 20 in Part D for more information. Please note, this also applies even if the Australian government has given you permission to travel or you fall under a specific exemption where there is otherwise a travel ban in place that prohibits you from travelling.

For all other sections and any other claim arising from, or related to, epidemics or pandemics, there is no cover.

4. The text highlighted in red below has been added to '1.1.1 Allianz Global Assistance will arrange.' on page 56 to:

1.1.1 Allianz Global Assistance will arrange.

If while overseas, during the period of cover available:

- a. you injure yourself or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), provided the relevant injury or sickness is covered by the group policy; or
- b. require treatment for a pre-existing medical condition:
 - that Allianz Global Assistance has confirmed in writing is covered by the group policy; or
 - for which cover is available as specified in the section headed PRE-EXISTING MEDICAL CONDITIONS,

Allianz Global Assistance will arrange for the following assistance services:

5. The text highlighted in red below has been added to '1.2.1 What we cover. Overseas medical expenses due to covered injury or sickness' on page 57 to:

1.2.1 What we cover.

Overseas medical expenses due to covered injury or sickness.

- a. If you injure yourself overseas or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) while overseas, during the period of cover available for your journey, we will reimburse the reasonable medical expenses you incur until you get back to Australia provided that the relevant injury or sickness is covered by this insurance. The medical expenses must have been for treatment given or prescribed by a medical adviser. You should make every reasonable effort to keep your medical expenses to a minimum.

6. The text highlighted in red below has been added to '1.4.1 What we cover.' on page 61 to:

1.4.1 What we cover.

If while overseas during the period of cover available for your journey, you injure yourself, or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), or require treatment for a pre-existing medical condition and the relevant injury, or sickness, or pre-existing medical condition is covered by this insurance, we will pay the reasonable cost of your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to your home on the written advice of a medical adviser .

7. The text highlighted in red below has been added to '2.1.1 What we cover.' on page 64-65 to:

2.1.1 What we cover:

Unused arrangements, travel agents fees & rescheduling.

If after you have met the eligibility criteria set out in Part A - Eligibility for Cover, including having a return overseas travel ticket or you intend to obtain a return overseas travel ticket before leaving Australia, and up until the end of the period of cover available for your journey (where the claim is not covered elsewhere in this International Travel Insurance), cover is available for:

- a. any of the following events which are unexpected and unforeseen by you and outside your control:
 - you or your travel companion is seriously injured or becomes seriously ill (including if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which reasonably prevents you from travelling);
 - your or your travel companion's relative living in Australia dies, is seriously injured or becomes seriously ill;
 - you require medical attention relating to a pre-existing medical condition:
 - that Allianz Global Assistance has confirmed in

writing that cover is available for under the group policy; or

– for which cover is available as specified in the section headed PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY),

which prevents you from travelling;

8. The text highlighted in red below has been added to '3.1.1 What we cover.' on page 71-72 to:

3.1.1 What we cover.

Additional travel & accommodation expenses due to your incapacity.

- a. If you cannot continue your journey because of an injury, or sickness (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), or preexisting medical condition that is covered by this insurance, which occurs during the period of cover available for your journey and needs immediate treatment from a medical adviser, we will reimburse your reasonable additional accommodation and travel expenses.

Additional travel & accommodation expenses due to your travel companion's incapacity.

- c. If your travel companion cannot continue their journey because of an injury or sickness (including if your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) which occurs during the period of cover available for your journey and which needs immediate treatment from a medical adviser, we will reimburse your reasonable additional accommodation and travel expenses for you to remain with your travel companion. Please contact Allianz Global Assistance for approval of these costs. No cover is available for a claim arising from any pre-existing medical condition of your travel companion.

In all other respects the booklet remains unaltered.

AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631, trading as Allianz Global Assistance (AGA), under a binder from the insurer, Allianz Australia Insurance Limited ABN

15 000 122 850 AFSL 234708 (Allianz), has issued an insurance group policy to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) which allows eligible persons to claim under it as third party beneficiaries. Access to the benefit of cover under the Credit Card Complimentary Insurance is provided to eligible St. George cardholders by operation of s48 of the Insurance Contracts Act 1984 (Cth). If an eligible persons wishes to claim any of these benefits, they will be bound by the eligibility criteria, terms, conditions, limits and exclusions contained in the Complimentary Insurance Policy Information booklet (PDF 362KB) which may be amended from time to time. This insurance is underwritten by Allianz. Westpac does not guarantee this insurance. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it.



St. George Credit Cards Complimentary Insurance

Policy Information Booklet.

Effective date: 27 October 2021

Claims and Enquiries

You can contact *Allianz Global Assistance* for claims and enquiries using the contact details below.

Online: Access claim forms and lodge your travel claim, 24 hours a day, 7 days a week at: insurance.agaassistance.com.au/stgeorge

Within Australia Phone: 1800 091 710

Monday to Friday: 8am to 8pm AEST

Saturday: 8am to 5pm AEST

E-mail: cardclaims@allianz-assistance.com.au

24-Hour Emergency Assistance

Allianz Global Assistance

Within Australia: 1800 227 773

From overseas: +61 7 3305 7468

Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

Letter of Eligibility for International Travel Insurance

You can obtain written confirmation of eligibility for cover for *your overseas journey* based on the answers you give us, by applying online at: www.checkyourcover.com.au/stgeorge

If you provide us with incorrect answers to the questions we ask you, you may not be eligible for cover under the group policy issued to *St.George Bank*.

Changes to this Booklet

The information in this booklet is correct and current as at the date on the cover however, from time to time it is subject to change. Any changes to terms and conditions related to insurance coverage will be communicated to you in writing. Any minor changes unrelated to insurance coverage will be published on *St.George Bank's* website at: stgeorge.com.au

The insurer is:

Allianz Australia Insurance Limited

ABN 15 000 122 850, AFS Licence
No. 234708

GPO Box 9870, Melbourne, VIC 3001.

Telephone: 13 10 00

The group policy is issued and managed by:

AWP Australia Pty Ltd ABN 52 097 227
177, AFSL 245631, trading as *Allianz Global Assistance*, of Level 16, 310 Ann Street,
Brisbane, QLD 4000.

Telephone: 1800 091 710

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Important information about the complimentary covers available

Introduction

This booklet describes the complimentary insurance benefits provided by *Allianz*, which are available to *St. George Bank* card cardholders and other eligible beneficiaries. Cover applies to events occurring on or after 27 October, 2021. You are not covered for events occurring after termination of or the expiry of the period of the group policy. *St. George Bank* will provide *accountholders* with details of any replacement cover.

Allianz - the insurer

These covers are available under a group policy issued to Westpac Banking Corporation, ABN 33 007 457 141, AFSL and Australian credit licence No 233714, trading as *St. George Bank* (*St. George Bank*), of 275 Kent Street, Sydney, NSW 2000, by AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as *Allianz Global Assistance* of 310 Ann Street, Brisbane QLD 4000 (*Allianz Global Assistance*) under a binder from the insurer, *Allianz Australia Insurance Limited*, ABN 15 000 122 850, AFS Licence No. 234708, GPO Box 9870, Melbourne, VIC 3001 (*Allianz*). For general enquiries call *Allianz Global Assistance*. *Allianz Global Assistance* issues and manages the group policy on behalf of *Allianz*.

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

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

Please read this booklet carefully and keep it in a safe place. Also please keep detailed particulars and proof of any loss including the sales receipts and *St.George Bank* card account statements showing any purchases.

St.George bank is not the issuer (insurer) of these covers

St.George Bank is not the issuer of these covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under these covers.

These benefits are available to the beneficiaries upon meeting the eligibility requirements under these covers. Neither *St.George* nor any of its related corporations are Authorised Representatives of *Allianz*, *Allianz Global Assistance* or any of their related companies and *St.George Bank* does not receive any commission or remuneration in relation to the insurance set out in this booklet.

Termination or variation of cover

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

Other insurances

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

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

We may seek contribution from your other insurer. You must give us any information that

we reasonably require to help us make a claim from the other insurer.

Limitation of cover

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

Allianz Global Assistance Privacy Notice

To offer or provide *you* with *our* insurance services, we, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '*Allianz Global Assistance*' and as agent for the insurer *Allianz*, collects, stores, uses, and discloses *your* personal information including sensitive information. The insurance cover arises from a group policy taken out between *your* bank (*St. George Bank*) and *Allianz* and under which *you* are entitled to cover as a beneficiary when *you* meet the eligibility criteria set out in the group policy wording.

We usually collect *your* personal information directly from *you*, but sometimes from others depending upon the circumstances.

For example, when *you* make a claim for cover, we may collect *your* personal information from *you*, the group policy holder to check *you* have met eligibility requirements, *your* family members and travel *companions*, as well as from third parties that provide services

including doctors, *hospitals*, airlines, travel and accommodation providers, *your* agents and representatives, *our* agents, and other service providers. We are responsible for ensuring *your* personal information is used and protected in accordance with applicable laws and regulations, including *the Privacy Act 1988*. We collect *your* personal information to enable *us* to properly assess and manage *your* insurance claim, and to provide the services we have agreed to provide under the group policy. For example, we collect *your* name, address, date of birth, email address, and sometimes *your* medical information, bank account details, as well as other information we collect through devices like 'cookies' when *you* visit *our* website such as *your* IP address and online preferences.

We use *your* personal information to offer and provide *our* services and to manage *your* and *our* rights and obligations in connection with *your* claim. For instance, we use it to check, process, and finalise *your* insurance claim. We may also use it for product development, customer data analytics, research, IT systems maintenance and development, recovery against third parties, for the detection and investigation of fraud, and for other purposes with *your* consent or where permitted by law.

We do not use *your* personal or sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist *us* to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries,

insurers, investigators, cost containment providers, medical and health service providers, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, *your* agents, *your* travel group leader if *you* travel in a group, *your* bank (St. George Bank) if *you* are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and *our* related and group companies including *Allianz*. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA.

When *you* provide personal information to *us* about other individuals, we rely on *you* to have first obtained the individual's consent, and to have made them aware of the matters set out in this Privacy Notice.

You may also seek access to *your* personal data and ask *us* to correct and update it. We will delete *your* personal data when we no longer need it for a legitimate purpose.

You may not access or correct personal information of others unless *you* have been authorised by their express consent, or unless they are *your* dependants under 16 years of age.

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

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001 if *you* have a complaint.

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

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

Definitions

There are some words in this booklet that have a special meaning. These words and their meanings are set out in the table below and are highlighted in italics throughout the booklet. Headings have been included for ease of reference but do not form part of the terms and conditions of the cover available.

Word	Meaning
<i>accident</i> <i>accidental</i> <i>accidentally</i>	a sudden, unforeseen and unintended event.

Word	Meaning
<i>accountholder</i>	a <i>St.George Bank</i> customer, being an individual, business entity or company, who has entered into a card account with <i>St.George Bank</i> and in whose name the card account was opened. The accountholder is the individual, business entity or company that has contractual obligations with <i>St.George Bank</i> under the card account.
<i>Allianz</i>	<i>Allianz</i> Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.
<i>Allianz Global Assistance</i>	AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.
<i>card</i>	a current and valid <i>Level 1 Card</i> or <i>Level 2 Card</i> issued by <i>St.George Bank</i> .
<i>card account</i>	<ul style="list-style-type: none"> • A current and valid <i>St.George Bank</i> card facility provided by <i>St.George Bank</i> to which purchases made by <i>cardholders</i> on a <i>St.George Bank</i> card are charged; or • the primary account linked to a <i>St.George Bank</i> card to which a transaction is routed by any electronic funds transfer facility.

Word	Meaning
<i>cardholder</i>	a person who resides in Australia (including holders of a visa issued under the <i>Migration Act 1958</i> (Cth) which entitles the holder of the visa to residency), to whom <i>St. George Bank</i> has issued a <i>St. George Bank</i> card.
<i>chronic</i>	a persistent and lasting condition. It may have a pattern of relapse and remission.
<i>concealed storage compartment</i>	a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a vehicle.
<i>covered breakdown</i>	the failure of a <i>covered product</i> to operate for the purpose for which it was designed, as a direct result of a breakdown or defect. This does not include where the breakdown or defect is covered by the terms of the <i>manufacturer's warranty</i> .

Word	Meaning
<i>covered item</i>	<p>an item acquired for personal, domestic or household use but excludes:</p> <ul style="list-style-type: none"> • items acquired for the purpose of sale or trade; • animals or plant life; • boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories; • computer software and other non-tangible items; • cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards; • consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil); • manuscripts and books of account; • second-hand items including works of art and antiques;

Word	Meaning
<i>covered item</i>	<ul style="list-style-type: none"> • items of contraband; • real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate.
<i>covered product</i>	<p>a new domestic appliance product purchased in Australia that has a <i>manufacturer's warranty</i> of at least six (6) months and of no more than five (5) years. It does not include any other product.</p>

Word	Meaning
<i>dependant</i>	<ul style="list-style-type: none"> • <i>your</i> child (including step-child, adopted child, foster child and child <i>you</i> care for under a legal guardian arrangement), not in full-time employment who is aged under twenty five (25) years at the time that their eligibility for cover is met; or • all persons who are physically or mentally incapable of self-support who the <i>cardholder</i> has custody of and who live with the <i>cardholder</i>. <p><i>Dependant</i> does not include any person other than those listed.</p>
<i>epidemic</i>	an infectious disease that rapidly spreads to a large number of people in a community, population or region.
excess	the deduction we will make from the amount otherwise payable for each claimable incident or event.

Word	Meaning
<i>financial default</i>	insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration or the happening of anything of a similar nature under the laws of any jurisdiction.
<i>funeral expenses</i>	the costs charged by a funeral director for arranging a funeral service and by a cemetery for a burial or a crematorium for a cremation. It does not include the cost of memorialisation or any other costs.
<i>home</i>	the place where you normally live in Australia.
<i>hospital</i>	an established <i>hospital</i> registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, or a place for the treatment of alcoholism, drug addiction or substance addiction.
<i>income</i>	the amount of money you earn from your employment in a trade, business, profession or occupation after the deduction of <i>income tax</i> .

Word	Meaning
<p><i>injure</i> <i>injured</i> <i>injury</i></p>	<p>bodily <i>injury</i> caused solely and directly by violent, <i>accidental</i>, visible and external means, which happens at a definite time and place during the period of cover available and does not result from any illness, <i>sickness</i> or disease.</p>
<p><i>interstate flight</i></p>	<p>travel on a registered and scheduled commercial passenger airline from any Australian state or territory to another Australian state or territory.</p>
<p><i>journey</i></p>	<p>travel which begins when <i>you</i> leave <i>home</i> or <i>your</i> place of business to commence <i>your</i> travel and ends when <i>you</i> arrive back <i>home</i> or at a <i>hospital</i> or nursing home in Australia (if <i>you</i> are evacuated or repatriated), whichever happens earlier.</p>
<p><i>kidnap</i> <i>kidnapped</i></p>	<p><i>your</i> actual taking away against <i>your</i> will to hold <i>you</i> in false imprisonment without legal authority for the purpose of demanding <i>ransom</i>.</p>

Word	Meaning
<i>Level 1 Card</i>	<p>the following St.George issued credit cards:</p> <ul style="list-style-type: none"> • Amplify Signature; • Vertigo Platinum (previously known as Platinum Visa); • Platinum Mastercard; and • Visa Platinum Private Clients.
<i>Level 2 Card</i>	<p>the following St.George issued credit cards:</p> <ul style="list-style-type: none"> • Amplify Platinum; • Platinum Advantage Visa; • Gold Low Rate Visa; • Gold Low Rate Mastercard • Gold Advantage Visa; and • Gold Advantage Mastercard.
<i>loss of</i>	<p>as used with reference to hand or foot means severance through or above the wrist or ankle joint.</p>
<i>manufacturer's warranty</i>	<p>the manufacturer's written warranty, properly registered with the manufacturer, that is applicable and able to be fulfilled within Australia.</p>

Word	Meaning
<i>medical adviser</i>	a doctor, a clinical psychologist or a dentist, who is not <i>you</i> , <i>your travel companion</i> or a <i>relative</i> or an employee of <i>you</i> , <i>your travel companion</i> or a <i>relative</i> , holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.
<i>medical expenses</i>	<p><i>reasonable</i> expenses incurred for:</p> <ul style="list-style-type: none"> • medical, paramedical or surgical treatment and other treatment given or prescribed by a <i>medical adviser</i>; or • ambulance or <i>hospital charges</i>; or • dental treatment arising as a result of an <i>injury</i>.
<i>mental illness</i>	any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (used by clinicians and psychiatrists to diagnose psychiatric illnesses - see www.psychiatry.org/psychiatrists/practice/dsm or consult <i>your medical adviser</i>).

Word	Meaning
<i>motorcycle</i>	any two-wheeled or three-wheeled motor vehicle.
<i>natural disaster</i>	any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not <i>epidemics</i> or <i>pandemics</i> .
<i>overseas</i>	outside of Australia and its territories, and includes when you are aboard a foreign registered cruise vessel in Australian territorial waters.
<i>pandemic</i>	an <i>epidemic</i> that spreads to multiple countries, continents, or worldwide.

Word	Meaning
<p><i>pre-existing medical condition</i></p>	<p>a condition of which a <i>reasonable</i> person in the circumstances, should have been aware at the time eligibility for the cover available was met, including:</p> <ul style="list-style-type: none"> • any dental condition; or • any physical condition; or • <i>pregnancy</i>; or • any lifelong illness; or • any <i>chronic</i> illness; or • any <i>mental illness</i>; or • any current or previously treated cancer, or any condition which, in the last two (2) years: <ul style="list-style-type: none"> • was treated by surgery (including day surgery); or • required regular medication; or • required on-going treatment; or • was referred to a specialist <i>medical adviser</i>; or • had regular reviews or check-ups; or • caused admission to <i>hospital</i>; or • was treated at a <i>hospital</i> emergency department or out-patient clinic.

Word	Meaning
<i>quad bike</i>	a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.
<i>ransom</i>	cash, negotiable instruments, and/or marketable goods surrendered by or on behalf of <i>you</i> to facilitate the ending of a <i>kidnap</i> incident.
<i>reasonable</i>	<ul style="list-style-type: none"> • for <i>medical expenses</i>, the standard level given in the country you are in not exceeding the level you would normally receive in Australia; • for other covered expenses, a level comparable to those you have booked for the rest of <i>your journey</i>; or • <i>reasonable</i>, having regard to the circumstances.
<i>Reciprocal Health Care Agreement</i>	an agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of <i>Reciprocal Health Care Agreements with Australia</i>).

Word	Meaning
<i>relative</i>	<ul style="list-style-type: none"> • spouse, fiance, fiancée; • parent, parent-in-law; step parent, guardian; grandparent; • child, grandchild, step child, foster child, ward; • brother, half brother, step brother, brother-in-law, sister, half sister, step sister, sister-in-law; • daughter-in-law, son-in-law; or • uncle, aunt, niece, nephew. <p><i>Relative</i> does not include any other person.</p>
<i>rental vehicle</i>	<p>a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.</p> <p><i>Rental vehicle</i> does not include any other vehicle irrespective of type or weight.</p>
<i>return overseas travel ticket</i>	<p>a ticket from Australia and return to Australia.</p>

Word	Meaning
<i>sick, sickness</i>	a medical condition (including a <i>mental illness</i>), not being an <i>injury</i> , the signs or symptoms of which first occur or manifest during the period of cover available.
<i>special event</i>	a wedding, funeral, 25th or 50th wedding anniversary, pre-paid conference, pre-paid sporting event, pre-paid concert, pre-paid cruise, pre-paid dinner or pre-paid tour which before you left Australia you had planned to attend. Special event does not include any other event.
<i>sporting equipment</i>	equipment needed and used to participate in a particular sport and which can be carried about with you.
<i>spouse</i>	the partner of the <i>cardholder</i> who is in a permanent relationship with the <i>cardholder</i> at the time the <i>journey</i> or <i>trip</i> starts.
<i>St.George Bank</i>	<i>St.George Bank</i> - A Division of Westpac Banking Corporation ABN 33 007 457 141, AFSL and Australian credit licence 233714.
<i>transaction card</i>	a debit card, credit card or travel money card.

Word	Meaning
<i>transportation</i>	an aircraft, vehicle, taxi, train, bus or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers. <i>Transportation</i> does not include any other means of transport.
<i>travel companion</i>	a person with whom you made arrangements before the <i>journey</i> began, to travel with you for at least fifty per cent (50%) of the period of cover available for <i>your journey</i> . <i>Travel companion</i> does not include any other person.
<i>trip</i>	an overseas passage by the <i>cardholder</i> and their <i>spouse</i> and/or <i>dependants</i> as fare paying passengers on <i>transportation</i> .
<i>unlimited</i>	there is no capped dollar sum insured. Refer to Part E - The Cover Available for the terms, conditions, limits and exclusions that apply.

Word	Meaning
<i>valuables</i>	jewellery, watches, precious metals or semi-precious stones/precious stones and items made of or containing precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs
<i>Westpac</i>	Westpac Banking Corporation, ABN 33 007 457 141, AFS and Australian credit licence 233714.
<i>we, our, us</i>	<i>Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance.</i>
<i>you, your, yourself</i>	<i>cardholder, spouse or dependants if they are eligible for the cover available except in the definition of pre-existing medical condition where you or your means cardholder, spouse, dependant, relative or travel companion.</i>

International Travel Insurance (for persons aged under 81 years)

Part A - Eligibility for Cover

Not all insurance covers are available for all *St.George Bank cards* or all *cardholders* and different conditions may also be available for different *cardholders*, so please refer to each Part of this insurance to determine the complimentary insurance benefits that may be available to you.

Eligibility for the cover available depends upon the type of *St.George Bank card* you have.

Who is eligible?

As a *cardholder* with a *Level 1 Card* or *Level 2 Card* you are eligible for the cover available under this International Travel Insurance when you meet all of the following criteria:

1. you reside in Australia and your journey begins and ends in Australia; and
2. before leaving Australia you spend at least \$500 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 the *accountholder's card account*; and
3. you have a return overseas travel ticket before you leave Australia; and

4. you are aged under eighty one (81) years at the time you become eligible for the cover available by meeting conditions 1 to 3 listed above.

Who else is eligible?

If the *cardholder* becomes eligible for the cover available, a *spouse* and/or *dependant(s)* also becomes eligible, when each of them individually meets all of the following eligibility criteria:

1. the *spouse* and/or *dependants* reside in Australia and their *journey* begins and ends in Australia; and
2. each of the *spouse* and/or *dependants* is travelling with the *cardholder* for at least fifty per cent (50%) of the period of cover available to the *cardholder* for the *cardholder's overseas journey*; and
3. before leaving Australia at least \$500 of each of the *spouse* and/or *dependant's* prepaid travel costs (e.g. cost of return overseas travel ticket; and/or airport/ departure taxes; and/or prepaid overseas accommodation/ travel; and/or other prepaid overseas itinerary items) are charged to the *accountholder's card account*; and
4. each of the *spouse* and/or *dependants* has a *return overseas travel ticket* before they leave Australia; and
5. each of the *spouse* and/or *dependants* are aged under eighty one (81) years at the time they each become eligible for the cover available by meeting conditions 1 to 4 listed above.

Dependants under the age of two years at the date the journey commences

If a *cardholder* satisfies the eligibility criteria set out above, their *dependant(s)* under the age of two (2) years as at the date the *journey* commences is eligible for the cover provided the *dependant* is travelling with the *cardholder* for at least fifty per cent (50%) of the period of cover available to the *cardholder* for the *cardholder's overseas journey*.

No cover is available for *dependants* born on the *journey*. Refer to the Pregnancy section in Part E - The Cover Available.

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

Part B - Period of Cover

If you have met all the criteria listed under Part A - Eligibility for Cover before leaving Australia, the following maximum period of cover is available for your *journey*.

Card	Period of Cover
Level 1 Cards	Up to six (6) consecutive months for <i>cardholders</i> , their <i>spouses</i> and/or <i>dependants</i>
Level 2 Cards	Up to three (3) consecutive months for <i>cardholders</i> , their <i>spouses</i> and/or <i>dependants</i>

The maximum period of cover available for your *journey* cannot be extended by you.

The period of cover available under SECTION 2.1 CANCELLATION begins on the date you become eligible by meeting the criteria set out in Part A - Eligibility for Cover.

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

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

- when you return to *your home*; or
- when you arrive at a *hospital* or nursing home in Australia (if you are evacuated or repatriated); or
- at midnight on the date when you are due to return to *your home* as shown on *your return overseas travel ticket*; or
- six (6) consecutive months for *Level 1 Card cardholders, spouses and/or dependants* or three (3) consecutive months for *Level 2 Card cardholders, spouses and/or dependants* after the date of departure shown on *your return overseas travel tickets*; or
- when you cancel *your return overseas travel ticket*; or

If you have a *return overseas travel ticket* and your return to Australia is delayed because of a covered event, or because your scheduled means of transport is delayed for reasons beyond your control:

- the period of cover available will automatically be extended by us for up to four (4) consecutive weeks; or

- if you are under the care of a *medical adviser overseas*, who certifies in writing that you are incapable of travel at the end of the additional four (4) consecutive weeks, cover will continue for *medical expenses* and evacuation for up to twelve (12) consecutive months from the date of *your* departure from Australia; or
- until you are fit to return to *your home*, whichever occurs first.

Part C - Benefits Limits

The table below sets out the amounts and maximum limits of what we will pay under each section of International Travel Insurance. All limits and sub-limits in the table are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

~Where used, the term '*Unlimited*' means there is no capped dollar sum insured. Refer to Part E - The Cover Available for the terms, conditions, limits and exclusions that apply.

All costs and expenses claimed must be necessary and *reasonable*. We will only pay for treatment received and/or *hospital accommodation* during the twelve (12) consecutive month period after the *sickness* first showed itself or the *injury* happened.

Section	Limit
	<i>Level 1 Cards and Level 2 Cards</i>
1.1 Overseas Emergency Assistance	<i>Unlimited~</i>
1.2 Overseas Emergency Medical	<i>Unlimited~</i>
1.3 Overseas Emergency Dental (spontaneous toothache)	Emergency dental treatment for sudden and acute pain to natural teeth (spontaneous toothache) up to a maximum total limit of \$2,000 per person.
1.4 Evacuation & Repatriation	<i>Unlimited~</i>
1.5 Hospital Cash Allowance	\$100 per person per day up to a maximum total limit of \$15,000 per person.
1.6 Accidental Death	\$50,000 per <i>cardholder</i> \$25,000 per <i>spouse</i> \$25,000 per <i>dependant</i> Up to a maximum total limit of \$150,000.
1.7 Funeral Expenses	<i>Unlimited~</i>
1.8 Loss of Income	Your <i>verified income</i> , up to \$1,000 per person per week for a <i>cardholder</i> and <i>spouse</i> , limited to twelve (12) consecutive weeks incapacity and a maximum of \$12,000 for all claims combined.

Section	Limit
	<i>Level 1 Cards and Level 2 Cards</i>
1.9 Assault requiring Hospital Admission	\$500 per person
2.1 Cancellation	<i>Unlimited~</i> except:
2.1.1 a] Travel agents cancellation fees	<ul style="list-style-type: none"> • For travel agent's cancellation fee which is limited to an amount equal to the lesser of \$500 or 15% of the value of the travel arranged by the agent.
2.1.1 b] Accidental death of specified relative living overseas	<ul style="list-style-type: none"> • \$2,500 per person up to a maximum total limit of \$5,000.
3.1 Additional Expenses	<i>Unlimited~</i>
3.1.1 a] Additional travel & accommodation expenses due to your incapacity	<i>Unlimited~</i>
3.1.1 b] Emergency travel & accommodation expenses for a necessary companion	<i>Unlimited~</i>

Section	Limit
	<i>Level 1 Cards and Level 2 Cards</i>
3.1.1 c) Additional travel & accommodation expenses due to your travel companions incapacity	<i>Unlimited~</i>
3.1.1 d) Expenses due to your evacuation or repatriation home	<i>Unlimited~</i>
3.1.1 e) Repatriation of dependants left without supervision	<i>Unlimited~</i>
3.1.1 f) Additional travel & accommodation expenses due to specified events	<i>Unlimited~</i>
3.2 Travel Delay Expenses	After six (6) consecutive hours delay, up to \$500 per person for meal and accommodation expenses up to a maximum total limit of \$1,100 for a <i>cardholder</i> travelling with their <i>spouse</i> and/or <i>dependants</i> .
3.3 Alternative Transport Expenses	Up to a maximum total limit of \$3,750.

Section	Limit
	<i>Level 1 Cards and Level 2 Cards</i>
3.4 Return Home & Resumption of Journey following Death of a Relative	Up to \$5,750 per person up to a maximum total limit of \$12,500 for a <i>cardholder</i> travelling with their <i>spouse</i> and/or <i>dependants</i> .
3.5 Domestic Pets	Up to \$50 per 24-hour period up to a maximum total limit of \$500.
3.6 Hijack	Up to \$250 per person per 24-hour period. Up to a maximum total limit of \$20,000 for a <i>cardholder</i> travelling with their <i>spouse</i> and/or <i>dependants</i> .
3.7 Kidnap & Ransom	Up to a maximum total limit of \$100,000.

Section	Limit
	<i>Level 1 Cards and Level 2 Cards</i>
4.1.1 a) Luggage	<p>Up to \$20,000 per person up to a maximum total limit of \$30,000 for a <i>cardholder</i> travelling with their <i>spouse</i> and/or <i>dependants</i> subject to the following limits:</p> <ul style="list-style-type: none"> • Up to \$5,000 per item for baggage, clothing, personal <i>valuables</i>, portable electrical equipment and binoculars; • Up to \$5,500 per camera for cameras and associated equipment/ accessories; • Up to \$5,500 in total for laptop computers and associated equipment/ accessories.
4.1.1 b) Luggage (other than valuables, left in a vehicle)	<p>Notwithstanding the above limits under sub-section 4.1.1 a), any <i>covered items</i> that are left unattended in a motor vehicle are only insured up to a maximum total limit of \$5,000.</p>
4.1.1 c) Luggage (valuables left in a vehicle or checked in luggage)	<p>No cover available except as in the circumstances described under 4.1.1 c) which is limited to a maximum of \$5,500.</p>

Section	Limit
	<i>Level 1 Cards and Level 2 Cards</i>
4.1.1 d) Sporting Equipment while it is in use	No cover available.
4.2 Travel Documents, Transaction Cards & Travellers Cheques	Up to \$550 per person up to a maximum total limit of \$1,250 for a <i>cardholder</i> travelling with their <i>spouse</i> and/ or <i>dependants</i> for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or <i>transaction cards</i> .
4.3 Luggage Delay	Up to \$800 per person up to a maximum total limit of \$1,600 for a <i>cardholder</i> travelling with a <i>spouse</i> and/or <i>dependants</i> .
5.1 Rental Vehicle Excess	Up to a maximum total limit of \$5,500.
6.1 Personal Liability	Up to a maximum total limit of \$2,500,000.

Part D - Excesses and General Exclusions

Excesses - what you contribute to a claim

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

Section	Excess amount
1.1 Overseas Emergency Assistance	Nil
1.2 Overseas Emergency Medical	\$300
1.3 Overseas Emergency Dental (spontaneous toothache)	\$300
1.4 Evacuation & Repatriation	\$300
1.5 Hospital Cash Allowance	\$300
1.6 Accidental Death	Nil
1.7 Funeral Expenses	Nil
1.8 Loss of Income	Nil
1.9 Assault requiring Hospital Admission	Nil
2.1 Cancellation	\$300
3.1 Additional Expenses	\$300
3.2 Travel Delay Expenses	\$300
3.3 Alternative Transport Expenses	\$300
3.4 Return Home & Resumption of Journey following Death of a Relative	\$300
3.5 Domestic Pets	Nil
3.6 Hijack	Nil
3.7 Kidnap & Ransom	Nil
4.1 Luggage	\$300
4.2 Travel Documents, Transaction Cards & Travellers Cheques	Nil
4.3 Luggage Delay	Nil

Section	Excess amount
5.1 Rental Vehicle Excess	\$300
6.1 Personal Liability	Nil

General exclusions

The general exclusions below set out what is not covered.

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

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

1. your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
2. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a *medical adviser* informs you that you are terminally ill;
3. your intentional self harm or your suicide or your attempted suicide;
4. your use of alcohol or drugs or any transmissible disease resulting from the giving or taking a drug, unless the use of the drug is supervised by a *medical adviser*;
5. any expense arising:
 - from regular or routine antenatal care
 - from childbirth at any gestation (except when arising from an *injury* or *sickness*);
 - from care of a newborn child;
 - after the end of the twenty sixth (26th) week of your *pregnancy* (the twenty

sixth (26th) week of *your pregnancy* is calculated based on *your* estimated date of delivery as confirmed in writing by *your* obstetrician);

- from *pregnancy related sickness* if *you* have had complications in *your pregnancy* before *you* became eligible for cover;
6. *your* travel in any air supported device other than as a passenger in:
- a fully licensed aircraft operated by an airline or charter company; or
 - a regulated or licensed hot air balloon;
7. *your* participation in any dangerous activities or *your* exposure of *yourself* to danger during *your journey* unless in an attempt to preserve *your* life or the life of another person, and includes but is not limited to activities such as:
- scuba diving unless *you* hold an open water diving certificate or are diving with a qualified and registered diving instructor;
 - mountaineering or rock climbing requiring the use of ropes and/or climbing equipment, racing (other than amateur racing on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang gliding, base jumping, bungee jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snowmobiling or any other similar activity;

- any kind of training for, coaching or competing in any sporting event where you are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000; and
 - *quad bike* or *motorcycle* riding during your journey unless it involves you only driving a *motorcycle*, with an engine capacity of 200cc or less, for which you hold a valid *motorcycle* licence in Australia or a licence valid for the country you are travelling in if your Australian licence is not recognised in that country;
8. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
 9. your participation as a crew member or pilot of any transportation;
 10. your or your travel companion's failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
 11. the injury, illness or death of any person who is aged eighty-one (81) years or over at the time you become eligible for cover under International Travel Insurance;
 12. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
 13. arising from changes in currency rates;
 14. your failure to take reasonable care;
 15. any epidemic or pandemic;

16. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
17. a nuclear reaction or contamination from nuclear weapons or radioactivity;
18. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
19. any payment which would violate any applicable trade or economic sanctions, law or regulation.

Part E - The Cover Available

Pre-existing medical conditions

Please ensure that you read the definition of *pre-existing medical condition* in the section headed Definitions.

No cover is available for any claims arising from, related to or associated with, *your pre-existing medical condition* unless:

- a) *Allianz Global Assistance* has confirmed in writing to you that the *pre-existing medical condition* causing your claim is covered by the group policy; or
- b) the *pre-existing medical condition* meets the requirements set out under the heading PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY).

If you have a *pre-existing medical condition* that is not covered, we will not pay any claims arising from, related to or associated with that condition. This means that you may have to pay

for an overseas medical emergency and any associated costs, which can be prohibitive in some countries.

Before going overseas, you can apply for assessment of whether your *pre-existing medical condition* is covered by the group policy online or over the phone.

Online: www.checkyoucover.com.au/stgeorge

Within Australia Phone: 1800 091 710

During assessment you must answer all of our questions honestly and truthfully. If you do not answer all of our questions honestly and truthfully, your *pre-existing medical condition* may not be covered by the group policy and any confirmation of cover issued may be invalid.

If after assessment, Allianz Global Assistance confirm to you that your *pre-existing medical condition* is covered by the group policy, you will need to pay an administration fee of \$75 for assessment by phone or an administration fee of \$45 for an online assessment. After payment of any required administration fee Allianz Global Assistance will send you written confirmation (for the period of cover available) if your *pre-existing medical condition* is covered by the group policy.

This International Travel Insurance does not cover any claim arising from the *pre-existing medical conditions* of your relatives, travel companion or any other person.

The *pre-existing medical conditions* listed in the following table are covered under this International Travel Insurance without assessment, provided the *pre-existing medical condition* you have meets the specified requirements that must be met.

Pre-existing medical conditions that are covered (some restrictions apply)

If *your* condition is listed in the table, but the criteria for cover are not met, *you* may still apply for assessment of whether the *pre-existing medical condition* you have is covered by the group policy. If after assessment, *Allianz Global Assistance* confirm to *you* that *your pre-existing medical condition* is covered by the group policy, *you* will need to pay an administration fee as outlined under the heading PRE-EXISTING MEDICAL CONDITIONS.

Pre-existing medical condition	Requirements that must be met
Acne	If <i>you</i> have not required treatment by a <i>medical adviser</i> in the last three (3) consecutive months.
Allergies	If the condition has not required treatment by a <i>medical adviser</i> in the last nine (9) consecutive months and <i>you</i> have no known respiratory conditions e.g. Asthma.
Asthma	If no exacerbation requiring treatment by a <i>medical adviser</i> in the last twelve (12) consecutive months.
Cataracts/ Glaucoma	If <i>you</i> have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last two (2) consecutive months.

Pre-existing medical condition	Requirements that must be met
Coeliac Disease	If the condition has not required treatment by a <i>medical adviser</i> in the last six (6) consecutive months.
Diabetes/Glucose Intolerance	If you were diagnosed over twelve (12) consecutive months ago and have not had any complications in the last twelve (12) consecutive months. You must also have a Blood Sugar Level reading between four (4) and twelve (12) or a HbA1C score of nine per cent (9%) or less. You must also not currently be undergoing treatment for kidney, eye or nerve complications.
Ear Grommets	With no current infection.
Epilepsy	If there are no underlying <i>medical conditions</i> (e.g. Previous head trauma, stroke) and you have not required treatment by a <i>medical adviser</i> for a seizure in the last two (2) consecutive years.
Gastric Reflux	If the condition does not relate to another underlying diagnosis (e.g. Hernia/Gastric Ulcer).

Pre-existing medical condition	Requirements that must be met
Gout	If the gout has remained stable for the last nine (9) consecutive months.
Hiatus Hernia	If no surgery is planned.
Hip/Knee Replacement	If performed more than nine (9) consecutive months ago and less than ten (10) consecutive years ago.
Hypertension (High Blood Pressure)	If you have no known heart conditions and your current blood pressure reading is lower than one hundred and sixty five over ninety five (165/95).

Pregnancy

This International Travel Insurance may not be adequate for *your* needs if *you* are planning to travel beyond the twenty sixth (26th) week of *your* pregnancy.

No cover is available for a child born during the period of cover available for *your journey* unless as a consequence of an *injury* or *sickness* (occurring during the period of cover available).

If *you* are pregnant when *you* become eligible for cover available *your* pregnancy will be defined as a *pre-existing medical condition* however, any complications of *your* pregnancy arising from *injury* or *sickness* occurring after *you* became eligible will be covered by the group policy issued to *St. George Bank* except if *you* have had complications in *your* pregnancy before *you* became eligible for the cover available.

If you fall pregnant after you become eligible, you will be entitled to the cover available arising from any complications of your pregnancy caused by *injury* or *sickness*.

No cover is available for:

- antenatal care;
- childbirth at any gestation (except when arising from an *injury* or *sickness*);
- care of a newborn child;
- any expenses related to your pregnancy arising after the end of the twenty sixth (26th) week of your pregnancy (the twenty sixth (26th) week of your pregnancy is calculated based on your estimated date of delivery as confirmed in writing by your obstetrician);
- pregnancy related sickness if you have had complications in your pregnancy before you became eligible for cover.

These provisions apply whether you fall pregnant naturally or as a result of medical assistance (such as, through IVF treatment).

Any pregnancy related expenses incurred during your journey after the end of the twenty sixth (26) week of your pregnancy will not be covered by this insurance.

As a guide to the cover available for pregnancy under the group policy issued to St. George Bank, including limitations and restrictions, please read through the table below.

Your pregnancy	Outcome
<p>a] You are not yet pregnant however, you are attempting to become pregnant or are undergoing fertility treatment.</p>	<p>If you become pregnant cover is available for any complication arising from an <i>injury</i> or <i>sickness</i>. No cover is available for the course of any treatment you are undergoing at the time <i>your journey</i> commences.</p>
<p>b] You will require antenatal care during the period of cover available for <i>your journey</i>.</p>	<p>No cover is available for antenatal care.</p>
<p>c] You are pregnant and are undergoing a course of treatment at the time <i>your journey</i> begins.</p>	<p>No cover is available for the course of treatment you are undergoing at the time <i>your journey</i> commences. Cover is available, for <i>medical expenses</i> arising out of an <i>injury</i>. Cover is available for complications arising from <i>sickness</i> but not if you have had complications in <i>your pregnancy</i> before you became eligible for the cover available.</p>

Your pregnancy	Outcome
d] You are injured or become <i>sick</i> during your <i>journey</i> and give birth as a <i>consequence</i> .	Cover is available for <i>medical expenses</i> incurred for the treatment of your <i>injury</i> or <i>sickness</i> and the childbirth occurring as a <i>consequence</i> of the <i>injury</i> or <i>sickness</i> however, no cover is available for complications arising from <i>sickness</i> or a childbirth resulting from <i>sickness</i> if you have had complications in your <i>pregnancy</i> before you became eligible for the cover available.
e] You give birth naturally during the period of cover available for your <i>journey</i> .	No cover is available either for the childbirth or care of the newborn child.
f] You travel beyond twenty six (26) weeks gestation and give birth while you are still <i>overseas</i> .	No cover is available for the childbirth, care of the newborn child or any expenses related to your <i>pregnancy</i> .

Emergency and medical services while overseas

In the event of an emergency overseas, simply call *Allianz Global Assistance* at any time on +61 7 3305 7468. Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

Allianz Global Assistance's team of medical

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

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals and provides the following services:

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

Travelling overseas

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

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

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

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

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

You should take this booklet with *you* when travelling overseas as it contains important phone numbers and details of the cover available, together with copies of *your* card account statement and card receipt to establish that *you* gained *your* eligibility for cover in accordance with the criteria set out in the section headed Part A - Eligibility for Cover.

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

Section 1.1 Overseas emergency assistance

Allianz Global Assistance will help *you* with any overseas emergency (also see EMERGENCY AND MEDICAL SERVICES WHILE OVERSEAS above).

You may contact *Allianz Global Assistance* 24 hours a day, 7 days a week.

In addition to an *overseas journey*, eligible *cardholders*, *spouses* and *dependants* who are onboard a foreign registered vessel in Australian territorial waters will be eligible for the benefits available under this section subject to the terms, conditions, limits and exclusions that apply.

1.1.1 Allianz Global Assistance will arrange

If while *overseas*, during the period of cover available:

- a) *you injure yourself* or become sick (provided the relevant *injury* or *sickness* is covered by the group policy); or
- b) require treatment for a *pre-existing medical condition*:
 - that *Allianz Global Assistance* has confirmed in writing is covered by the group policy: or
 - for which cover is available as specified in the section headed PRE-EXISTING MEDICAL CONDITIONS,

Allianz Global Assistance will arrange for the following assistance services:

- a) access to a *medical adviser* for emergency medical treatment while *overseas*;
- b) any messages which need to be passed on to *your* family or employer in the case of an emergency;
- c) provision of any written guarantees for payment under SECTION 1.2 - OVERSEAS EMERGENCY MEDICAL of *medical expenses* incurred while *overseas*;

- d) provision of any written guarantees for payment under SECTION 1.4 – EVACUATION & REPATRIATION of *reasonable* expenses for *your* medical transfer or evacuation to the nearest *hospital overseas* for emergency medical treatment or to be brought back to *your home* with appropriate medical supervision; and
- e) advice and assistance with emergency travel planning.

1.1.2 What we exclude

To the extent permitted by law, we will not be responsible for costs and expenses that you would not have incurred had you followed *reasonable* medical advice. This includes any subsequent medical, *hospital* or evacuation expenses incurred when you did not follow the *reasonable* medical advice.

Section 1.2 Overseas emergency medical

In addition to an *overseas journey*, eligible *cardholders, spouses and dependants* who are onboard a foreign registered vessel in Australian territorial waters will be eligible for the benefits available under this section subject to the terms, conditions, limits and exclusions that apply.

1.2.1 What we cover

Overseas medical expenses due to covered injury or sickness

- a) If you *injure yourself overseas* or become *sick while overseas*, during the period of cover available for *your journey*, we will reimburse the *reasonable medical expenses* you incur until you get back to Australia provided that the relevant *injury*

or *sickness* is covered by this insurance. The *medical expenses* must have been for treatment given or prescribed by a *medical adviser*.

You should make every *reasonable* effort to keep *your medical expenses* to a minimum.

Overseas medical expenses due to covered pre-existing medical condition

b) If, while *overseas* during the period of cover available for *your journey*, you require medical or *hospital* treatment for a *pre-existing medical condition*:

- that *Allianz Global Assistance* has confirmed in writing is covered by the group policy: or
- for which cover is available as specified in the section headed PRE-EXISTING MEDICAL CONDITIONS,

we will reimburse you for the *medical expenses* for treatment given or prescribed by a *medical adviser*, except for the cost of medication you were on or the cost of a course of treatment you were receiving at the time *your journey* began.

You should make every *reasonable* effort to keep *your medical expenses* to a minimum.

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

If, after assessment of your claim, the reasonable medical advice is that you should return to Australia for treatment and you do not agree to do so, we will pay you an amount up to the limit shown in Part C - Benefit Limits - 1.2 Overseas Emergency Medical, which we reasonably consider to be equivalent to:

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

You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

1.2.2 What we exclude

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

- a) that you would not have incurred had you followed the advice of Allianz Global Assistance;
- b) if you have received care under a Reciprocal Health Care Agreement;
- c) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- d) for dental treatment caused by or related to the deterioration and/or decay of teeth;
- e) for preventative dental treatment;
- f) arising from a pre-existing medical condition except:

- if you satisfy the criteria as set out under the heading *PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY)* in the *PRE- EXISTING MEDICAL CONDITIONS* section in Part E – The cover available; or
 - as provided in the medical terms letter if *Allianz Global Assistance* confirmed in writing that the *pre-existing medical condition* is covered by the group policy;
- g) any payment which would result in us contravening the *Health Insurance Act 1973 (Cth)*, the *Private Health Insurance Act 2007 (Cth)* or the *National Health Act 1953 (Cth)* or any other applicable legislation (whether in Australia or not).

Section 1.3 Overseas emergency dental (spontaneous toothache)

1.3.1 What we cover

If during the period of cover available for your journey, you suffer sudden and acute pain (spontaneous toothache) to natural teeth that is not an *injury* or *sickness* covered under section 1.2. we will cover you for the cost of necessary emergency dental treatment to treat the sudden and acute pain, up to the limit specified in Part C - Benefit Limits - 1.3 Overseas Emergency Dental (Spontaneous Toothache).

1.3.2 What we exclude

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

- a) if you have received care under a *Reciprocal Health Care Agreement*;
- b) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;

- c] for dental treatment caused by or related to the deterioration and/or decay of teeth;
- d] for preventative dental treatment; or
- e] arising from a *pre-existing medical condition*.

Section 1.4 Evacuation & repatriation

1.4.1 What we cover

If while overseas during the period of cover available for *your journey*, you *injure yourself*, or become *sick*, or require treatment for a *pre-existing medical condition* and the relevant *injury*, or *sickness*, or *pre-existing medical condition* is covered by this insurance, we will pay the *reasonable cost* of your medical transfer or evacuation if you must be transported to the nearest *hospital* for emergency medical treatment overseas or be brought back to *your home* on the written advice of a *medical adviser*.

1.4.2 What we exclude

To the extent permitted by law we will not pay a claim under this section in addition to a claim under SECTION 2.1 CANCELLATION for the same or similar services. We will only pay the highest amount incurred by you, not both amounts.

Section 1.5 Hospital cash allowance

1.5.1 What we cover

If during the period of cover available for *your journey*, you are admitted to *hospital overseas* for a continuous period of more than twenty four (24) consecutive hours as a result of an *injury* or *sickness* or *pre-existing medical condition* that we have agreed is covered, then

we will pay you the benefit specified in Part C - Benefit Limits - 1.5 *Hospital Cash Allowance* for each day in excess of twenty four (24) consecutive hours that you continue to be an *hospital inpatient*.

1.5.2 What we exclude

To the extent permitted by law we will not pay if you cannot claim for *medical expenses* connected with the *hospital admission* under SECTION 1.2 OVERSEAS EMERGENCY MEDICAL.

Section 1.6 Accidental death

1.6.1 What we cover

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

- a) you are injured and you die because of that *injury* within twelve (12) consecutive months of the *injury*; or
- b) something you are travelling on or in disappears, sinks or crashes and your body is not found within twelve (12) consecutive months and you are presumed dead; and
- c) you are not entitled to a loss of life benefit payable under **Overseas Transit Accident Insurance**,

we will pay the benefit specified in Part C - Benefit Limits - 1.6 Accidental Death, to your estate.

Section 1.7 Funeral expenses

1.7.1 What we cover

If during the period of cover available for your *journey* you die from a cause that is not excluded, we will pay for your *reasonable*

funeral expenses incurred overseas or the *reasonable* cost of bringing *your* remains back to *your home*.

The maximum amount we will pay is specified in Part C - Benefit Limits - 1.7 Funeral Expenses.

1.7.2 What we exclude

To the extent permitted by law, we will not pay for any expenses, or any costs incurred in Australia except the *reasonable* cost of transporting *your* remains from the inbound port or airport to *your home* or nominated funeral home.

Section 1.8 Loss of income

1.8.1 What we cover

If *you* are a *cardholder* or a *spouse* and during the period of cover available for *your journey*, *you* suffer an *injury* requiring medical treatment overseas, and:

- a) because of the *injury* *you* become disabled; and
- b) the disablement continues for more than thirty (30) consecutive days from the date of *your* return to *your home*; and
- c) *you* are under the regular care of and acting in accordance with the instructions or advice of a *medical adviser* who certifies in writing that the disablement prevents *you* from gainful employment; and
- d) as a result *you* lose all *your income*,

then we will pay *you* up to the specified benefit per week for up to the specified number of consecutive weeks as shown in Part C - Benefit Limits - 1.8 Loss of *Income*, starting from the thirty first (31st) consecutive day after *your* return to *your home*.

1.8.2 What we exclude

No cover is available for *loss of income* if you are a *dependant*.

Section 1.9 Assault requiring hospital admission

1.9.1 What we cover:

If during the period of cover available for your *journey*, you suffer an *injury* resulting from you being assaulted which requires your *hospital admission* as an inpatient for treatment we will pay you the benefit specified in Part C- Benefit Limits - 1.9 Assault Requiring Hospital Admission.

Conditions

If you want to claim under the cover available, you should provide us with written advice from your *treating medical adviser* specifying the nature of your *injury*; and a police report detailing the circumstances of the assault as this may be the easiest way to provide proof of your claim.

Section 2.1 Cancellation

2.1.1 What we cover:

Unused arrangements, travel agents fees & rescheduling

If after you have met the eligibility criteria set out in Part A - Eligibility for Cover, including having a *return overseas travel ticket* or you intend to obtain a *return overseas travel ticket* before leaving Australia, and up until the end of the period of cover available for your *journey* (where the claim is not covered elsewhere in this International Travel Insurance), cover is available for:

- a) any of the following events which are unexpected and unforeseen by you and outside your control:
- you, your travel companion or a relative living in Australia dies, is seriously injured or becomes seriously ill;
 - you require medical attention relating to a pre-existing medical condition:
 - that Allianz Global Assistance has confirmed in writing that cover is available for under the group policy; or
 - for which cover is available as specified in the section headed PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY), which prevents you from travelling;
 - you are pregnant and before your departure from Australia, an unexpected and unforeseen medical complication occurs (which is confirmed in writing by a medical adviser) that prevents you from travelling because such travel would be unsafe for your health or the health of your unborn child however:
 - no cover is available beyond the end of the 26th week of your pregnancy (the 26th week of your pregnancy is calculated based on your estimated date of delivery as confirmed in writing by your obstetrician); or
 - if you suffered complications in your pregnancy before you became eligible for the cover available;
 - your arranged travel is cancelled or delayed by the carrier because of mechanical breakdown of your means of

transport, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or *natural disasters*;

- 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;
- a special event is cancelled or postponed;
- *your* or *your travel companion's* travel documents are stolen or lost after the purchase of *your return overseas travel ticket*;
- *you* or *your travel companion* are quarantined (except when arising from an *epidemic* or *pandemic*);
- *your* or *your travel companion's* home is totally destroyed;
- *you* or *your travel companion* are subpoenaed to attend court in Australia (after having purchased *your return overseas travel ticket*) on a date falling during the period of cover available for *your journey*;
- *you* or *your travel companion* are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy);
- *you* or *your travel companion* having to sit exams during the period of cover available for *your journey*, for studies either of *you* are undertaking, provided that *you* or *your travel companion* had no prior knowledge of the date of the exam before *you* obtained *your return overseas travel ticket*;

- *your* or *your travel companion's* employer cancelling *your* or *your travel companion's* prearranged leave provided *you* or *your travel companion* are a full time employee of the police, fire, ambulance, defence or emergency services;
 - *you* miss *your* arranged travel because *your* preceding flight was delayed or cancelled; or
- b] *accidental* death (but not *sickness* or *illness*) of any of the following living *overseas*:
- *spouse*, *fiancé*, *fiancé e*, *parent*, *parent-in-law*, *step-parent*, *guardian*; or
 - *child*, *stepchild*, *foster child*, *grandchild*; or
 - *sister*, *sister-in-law*, *step-sister*, *brother*, *brother-in-law*, *step-brother*.

If you do not reschedule your journey

If *you* do not reschedule *your* travel arrangements, *we* will reimburse *you* the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover available for *your journey* that *you* have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent's cancellation fees which are limited to the amount specified in Part C - Benefit Limits - 2.1 Cancellation, up to the maximum total limit specified in Part C - Benefit Limits - 2.1 Cancellation.

If you reschedule your journey

If *you* reschedule *your* travel arrangements at the earliest possible opportunity after the

unexpected event listed above, we will at our option pay for either:

- a) any part of *your* travel and accommodation arrangements scheduled to be used during the period of cover available for *your journey*, (for which you have previously paid but are unable to use and are non-refundable) that you have rescheduled; or
- b) the cost of a higher class of travel on the same type of means of transport scheduled to be used during the period of cover available for *your journey*, 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* travel arrangements that you rescheduled.

Frequent flyer, airmiles, loyalty points & vouchers

For the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by *you* as a result of cancelling the services paid for or obtained with those points, air miles, vouchers or schemes, but only if *you* cannot recover *your* loss in any other way. We calculate the amount we pay *you* as follows:

- a) for frequent flyer points, air miles or loyalty card points:
 - the cost of an equivalent booking based on the same advance booking period as *your* original booking less any payment you made toward the booking, multiplied by
 - the total number of points or air miles lost,

- divided by the total number of points or air miles used to make the booking.
- b] for vouchers, the face value of the voucher. If there is no face value on the voucher we will pay the market value.

Conditions

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

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

If *you* think that *you* may have to cancel *your journey* or shorten *your journey* *you* should tell *us* as soon as possible - for more information see under the heading Claims or call the contact number shown on the inside front cover of this booklet.

If *you* fail to cancel *your* pre-arranged travel and accommodation arrangements and we are prejudiced by *your* delay or failure, we may reduce any amount payable by the amount of prejudice we have suffered.

2.1.2 What we exclude

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

- a] *you* were aware, or a *reasonable* person in *your* circumstances would have been aware before *you* became eligible for the cover available, of any reason that may cause *your journey* to be cancelled, rescheduled or shortened;

- b) caused by *you* or *your travel companion* changing plans;
- c) caused by any business, financial or contractual obligations which prevent *you* or *your travel companion* from travelling. This exclusion does not apply to claims where *you* or *your travel companion* are retrenched or made redundant in Australia except where a *reasonable* person in a similar situation would have been aware before *you* became eligible for cover that the retrenchment or redundancy was to occur;
- d) a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements scheduled to be used during the period of cover available for *your journey*, which do not form part of the tour;
- e) caused by any service provider misappropriating *your* funds or failing to arrange or provide services for which *you* have paid;
- f) caused by *financial default* or financial collapse of a services provider with whom *you* make a booking or the *financial default* or financial collapse of any company, organisation or person with whom they deal;
- g) caused by an act of terrorism.

Section 3.1 Additional expenses

3.1.1 What we cover

Additional travel & accommodation expenses due to your incapacity

- a) If you cannot continue *your journey* because of an *injury*, or *sickness*, or *pre-existing medical condition* that is covered by this insurance, which occurs during the period of cover available for *your journey* and needs immediate treatment from a *medical adviser*, we will reimburse your *reasonable* additional accommodation and travel expenses.

Emergency travel & accommodation expenses for a necessary companion

- b) If during the period of cover available for *your journey*, you are admitted to *hospital* suffering from a life threatening or other serious condition covered by this insurance we will reimburse the *reasonable* travel and accommodation expenses for a *relative* or friend to travel to *you*, stay near *you* or escort *you*. He or she must travel to *you*, stay near *you* or escort *you* on the written advice of *your treating medical adviser* and with the prior written approval of *Allianz Global Assistance*. Please contact *Allianz Global Assistance* for approval of these costs.

Additional travel & accommodation expenses due to your travel companion's incapacity

- c) If *your travel companion* cannot continue their *journey* because of an *injury* or *sickness* which occurs during the period of cover available for *your journey* and

which needs immediate treatment from a *medical adviser*, we will reimburse your *reasonable* additional accommodation and travel expenses for you to remain with your *travel companion*. Please contact *Allianz Global Assistance* for approval of these costs. No cover is available for a claim arising from any *pre-existing medical condition* of your *travel companion*.

Expenses due to your repatriation or evacuation home

- d) If during the period of cover available, you shorten your *journey* and return to your *home* due to a covered event on the advice of your *treating medical adviser* and with the approval of *Allianz Global Assistance*, we will reimburse the *reasonable* additional cost of your return to your *home*. We will only pay the cost of the fare class that you had planned to travel at and you must make use of any pre-arranged return travel to your *home*. Please contact *Allianz Global Assistance* for approval of these costs.

Repatriation of dependants left without supervision

- e) If your *dependants* are left without supervision following your *hospital admission* or *evacuation* during the period of cover available for your *journey*, we will pay the *reasonable* additional travel and accommodation expenses incurred to return them to Australia, including the travel and accommodation expenses of an escort if agreed to by *Allianz Global Assistance*. Please contact *Allianz Global Assistance* for approval of these costs.

Additional travel & accommodation expenses due to specified events

- f) In addition, if during the period of cover available a disruption to *your journey* arises from:
- *your* scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or *accident* affecting *your* mode of transport;
 - *you* unknowingly break any quarantine rule (but not a quarantine rule applying to an *epidemic* or *pandemic*);
 - *you* lose *your* passport, travel documents or *transaction cards* or they are stolen; or
 - *your home* being rendered uninhabitable by fire, explosion, earthquake or flood, we will reimburse *your reasonable* additional travel and accommodation expenses. Please contact *Allianz Global Assistance* for approval of these costs.

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

3.1.2 What we exclude

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

- a) if *you* were aware, or a *reasonable* person in *your* circumstances would have been aware, of any reason, before *you* became eligible for the period of cover available,

that may cause *your journey* to be cancelled, disrupted or delayed;

- b] arising from a *pre-existing medical condition* of you, your travel companion or a *relative* except:
- if you satisfy the criteria as set out under the heading PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY) in the PRE-EXISTING MEDICAL CONDITIONS section in Part E - The cover available; or
 - as provided in the medical terms letter if *Allianz Global Assistance* confirmed in writing that the *pre-existing medical condition* is covered by the group policy.
- c] if you can claim your additional travel and accommodation expenses from anyone else;
- d] if caused by any service provider misappropriating your funds or failing to arrange or provide services for which you have paid;
- e] for cancellations, delays, rescheduling or diversions to your scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, natural disaster or *accident* affecting your mode of transport;
- f] if your claim arises directly or indirectly out of you operating a *rental vehicle* in violation of the rental agreement.

Section 3.2 Travel delay expenses

3.2.1 What we cover

If a delay to *your journey*, for at least six (6) consecutive hours, arises from circumstances

outside *your* control during the period of cover available, we will reimburse the cost of *your reasonable* additional meals and accommodation expenses.

We will pay up to the amount specified in Part C - Benefit Limits - 3.2 Travel Delay Expenses at the end of the initial six (6) consecutive hour period.

3.2.2 What we exclude

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

- a) from an act of terrorism; or
- b) due to the *financial default* or financial collapse of a services provider with whom *you* make a booking or the *financial default* or financial collapse of any company, organisation or person with whom they deal.

Section 3.3 Alternative transport expenses

3.3.1 What we cover

If during the period of cover available for *your journey*, *your journey* is interrupted by any unforeseen and unexpected cause outside of *your* control and that means *you* would not arrive at a special event on time, we will pay *your reasonable* additional travel expenses up to the amount specified in Part C - Benefit Limits - 3.3 Alternative Transport Expenses to enable *you* to arrive on time.

3.3.2 What we exclude

To the extent permitted by law we will not pay if *your* scheduled transport is cancelled, delayed, shortened or diverted:

- a) due to an act of terrorism; or
- b) due to the *financial default* or financial

collapse of a service provider with whom you make a booking or the *financial default* or financial collapse of any company, organisation or person with whom they deal.

Section 3.4 Return home & resumption of journey following death of a relative

3.4.1 What we cover

- a) If, during the period of cover available for *your journey*, *your relative* who is resident in Australia dies unexpectedly, we will reimburse the *reasonable* additional cost of *your* early return to *your home*. We will only pay the cost of the fare class *you* had planned to travel at. Please contact *Allianz Global Assistance* for approval of these costs.
- b) If during the period of cover available for *your journey*, *you* return to *your home* because:
- a *relative* of yours who is resident in Australia dies unexpectedly; and
 - it is possible for *your journey* to be resumed; and
 - there is more than fourteen (14) consecutive days or twenty five per cent (25%), whichever is the greater, remaining of the period of cover available for *your journey*, as noted on *your return overseas travel ticket*; and
 - *you* resume *your journey* within thirty (30) consecutive days of *your* return to *your home*,
- we will reimburse *you* for airfares for *you* to return to the place *you* were when *your journey* was interrupted.

However, if the event causing *your* claim is due to *your relative's pre-existing medical condition*, we will reimburse *your* covered expenses up to the limit specified in Part C - Benefit Limits - 3.4 Return Home & Resumption of *Journey* following Death of a *Relative* provided that before *you* commenced *your journey* a *medical adviser* had not diagnosed *your relative* as being terminally ill.

The most we will pay under this sub-section is up to the limit shown in Part C - Benefit Limits - 3.4 Return Home & Resumption of *Journey* following Death of a *Relative*.

Section 3.5 Domestic pets

3.5.1 What we cover

If *your return home* is delayed beyond the end date of the period of cover available for *your journey* due to a covered event, that is not expected or intended by *you* and is outside of *your* control and *you* incur additional boarding kennel or boarding cattery fees for domestic dogs or cats owned by *you*, we will reimburse *you* for the additional fees *you* incur up to the limit per day specified in Part C - Benefit Limits - 3.5 Domestic Pets up to the maximum total limit specified in Part C - Benefit Limits - 3.5 Domestic Pets.

3.5.2 What we exclude

To the extent permitted by law we will not pay if *your* delay is due to an act of terrorism.

Section 3.6 Hijack

3.6.1 What we cover

If, during the period of cover available for *your journey*, control of the *transportation* *you* are travelling in is seized by force or threat of force

by unauthorised persons and *you* are detained for more than twelve (12) continuous hours by these persons using violence or threat of violence, we will pay *you* the benefit per day specified in Part C - Benefit Limits - 3.6 Hijack up to the maximum total limit specified in Part C - Benefit Limits - 3.6 Hijack.

3.5.2 What we exclude

To the extent permitted by law we will not pay if *your* claim arises from an act of terrorism.

Section 3.7 Kidnap & ransom

3.7.1 What we cover

If, during the period of cover available for *your* journey, *you* are kidnapped, we will reimburse *you* up to the limits specified in Part C - Benefit Limits - 3.7 Kidnap & Ransom for *ransom* paid to *your* abductors which results in *your* release from *kidnap*.

Conditions

You must make every *reasonable* effort to:

- minimise *your* loss;
- not disclose the existence of this insurance cover;
- immediately inform the appropriate authorities and conform with their recommendations and instructions;
- advise *us* of the circumstances as soon as practicable; and
- keep identifying details (such as serial numbers) of any *ransom* exchanged for *your* release.

3.7.2 What we exclude

To the extent permitted by law we will not pay if *you* are kidnapped in the countries or territorial

waters of the United Mexican States, the Philippines, Somalia or in any country (or their territorial waters) located in Central America or South America, south of the border between the United Mexican States and the United States of America.

Section 4.1 Luggage

You must take all *reasonable* precautions to safeguard *your covered items* and *your valuables*. If you do not, we will not pay your claim. For example, you will not be taking *reasonable* precautions if you leave your belongings in a publicly accessible location:

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not a *travel companion* or a *relative* (or if these persons fail to take all *reasonable* precautions to safeguard *your covered items* or *valuables*).

This includes forgetting or misplacing any items, leaving them behind or walking away from them.

4.1.1 What we cover

- a) If, during the period of cover available for *your journey*, the following *covered items* or *valuables*:
- baggage, clothing or personal *valuables*;
 - portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories;
- are stolen, accidentally damaged or are permanently lost, except when:
- left in a vehicle (see sub-section 4.1.1 b) below); or

- are *valuables* left in a vehicle or checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (see sub-section 4.1.1 c] below); or
- is *sporting equipment* while in use (see sub-section 4.1.1 d] below).

The amount we will pay (acting *reasonably*) will be the lesser of:

- the depreciated value after allowing for age, wear and tear (see *Depreciation* on page 133 for details);
- the original purchase price;
- the replacement cost; or
- the repair cost.

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

We will not apply *depreciation* to any item we pay for where less than twelve (12) consecutive months have elapsed since the item was purchased new.

The maximum amount we will pay for any item is:

- up to the item limit specified in Part C - Benefit Limits - 4.1 Luggage for personal computers, video recorders or cameras;
- up to the item limit specified in Part C - Benefit Limits - 4.1 Luggage for mobile phones (including PDAs and any items with phone capabilities); or
- up to the item limit specified in Part C - Benefit Limits - 4.1 Luggage for all other items.

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy; or
- a matching pair of earrings, are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

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

c] No cover is available for *valuables* left in a vehicle at any time or *valuables* checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by *you* from the baggage carousel or collection area at the end of *your flight, voyage or trip*. However, cover will be available for loss theft or *accidental* damage to laptops, tablets and mobile/smartphones when (without prior notice) *you* are directed by the airline with whom *you* have a flight booking to place the laptop, tablet or mobile/smartphone into *your* checked in

baggage or overhead cabin locker for the duration of *your* flight.

- d) No cover is available for *sporting equipment* while it is in use.

Conditions

If *you* make a claim, *you* will need to provide proof of *your* ownership and the value of *your* belongings. Examples of proof include receipts and/or valuations (e.g. receipt or valuation for jewellery).

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

We expect *you* to report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority *you* were travelling on when the loss or theft occurred.

You should make *reasonable* efforts to obtain confirmation from whoever *you* made the report to as this may be the easiest way to provide evidence of the loss or theft. If *you* delay or fail to make a report and we are prejudiced by *your* delay or failure, we may be entitled to reduce *your* claim by the amount of prejudice we have suffered.

If *you* are entitled to be reimbursed by the bus line, airline, shipping line or rail authority *you* were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount *you* are entitled to from any claim payable by *us*. However, if *you* are not reimbursed the full amount of *your* loss, we will pay the difference between the amount of *your* loss and what *you* were reimbursed, up to the limit of the cover available.

4.1.2 What we exclude

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

- a) the loss, theft or damage is to, or of, *covered items* or *valuables* left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- b) the *covered items* or *valuables* were being sent unaccompanied by you or under a freight contract;
- c) the loss or damage arises from any process of cleaning, repair or alteration;
- d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e) the covered item or valuable disappears in circumstances that cannot be explained to *our reasonable* satisfaction;
- f) *your* claim arises from a government authority confiscating, detaining or destroying anything;
- g) you do not take all *reasonable* precautions to safeguard *your covered items* or *valuables*. For example, you will not be taking *reasonable* precautions if you leave *your* belongings in a publicly accessible location:
 - at such a distance from you that you are unable to prevent them being taken; or
 - with a person who is not a *travel companion* or a *relative* (or if these persons fail to take all *reasonable* precautions to safeguard *your covered items* or *valuables*).

This includes forgetting or misplacing any items, leaving them behind or walking away from them;

- h) the covered item or valuable has an inherent defect or an electrical or mechanical breakdown;
- i) the covered item or valuable is fragile or brittle or is an electrical component and is broken unless the breakage was caused by theft, fire or an *accident* involving a vehicle in which *you* were travelling; or
- j) the loss or damage arises from scratches occurring to lenses or screens of *covered items* or *valuables* however caused.

Section 4.2 Travel documents, transaction cards & travellers cheques

4.2.1 What we cover

If during the period of cover available for *your journey*:

Re-issue or replacement cost

- a) any essential travel documents (including passports), *transaction cards* or travellers cheques are lost by *you*, stolen from *you* or destroyed, then we will pay the issuer's fees or the replacement costs (including communication costs) of the items lost, stolen or destroyed.

Fraudulent use

- b) *your transaction cards* or travellers cheques are lost or stolen, then we will pay for any loss resulting from the fraudulent use of the *transaction cards* or travellers cheques.

The most we will pay is up to the limit specified in Part C - Benefit Limits - 4.2 Travel

Documents, Transaction Cards & Travellers Cheques.

Conditions

We expect *you* to report any loss or theft to the police and, in the case of *transaction cards* or *travellers cheques*, to the issuing bank or company in accordance with the conditions under which the *transaction cards* or *travellers cheques* were issued.

You should make *reasonable* efforts to obtain confirmation from whoever *you* made the report to as this may be the easiest way to provide evidence of the loss or theft. If *you* delay or fail to make a report and we are prejudiced by *your* delay or failure, we may be entitled to reduce *your* claim by the amount of prejudice we have suffered.

4.2.2 What we exclude

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

- a) if *your* loss arises from *your* failure to comply with the recommended security guidelines for the use of *travellers cheques* or *transaction cards*; or
- b) for any amounts covered by any guarantee given by the bank or issuing company to *you* as the holder of the *transaction cards* or *travellers cheques*.

Section 4.3 Luggage delay

4.3.1 What we cover

If during the period of cover available for *your journey* any of *your covered items* are delayed, misdirected or misplaced by the carrier for more than twelve (12) consecutive hours, we will reimburse *you* for the *reasonable* costs *you* incur for *you* to purchase essential items

of clothing or other personal items, up to the amount specified in Part C - Benefit Limits - 4.3 Luggage Delay.

Conditions

You will need to make *reasonable* efforts to obtain confirmation from the carrier who was responsible for *your covered items* confirming that *your* items were delayed, misdirected or misplaced as this may be the easiest way to provide evidence of the delay.

We will deduct any amount we pay you under this section from any subsequent claim you make for lost *covered items* payable under SECTION 4.1 LUGGAGE.

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount you are entitled to from any claim payable by us.

However, if you are not reimbursed the full amount of *your* loss, we will pay the difference between the amount of *your* loss and what you were reimbursed, up to the limit of cover available.

Section 5.1 Rental vehicle excess

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

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

5.1.1 What we cover

If, during the period of cover available for *your journey*, a *rental vehicle* you have rented from a rental company or agency is:

- involved in a motor vehicle *accident* while you are driving it; or
- damaged or stolen while in *your* custody, then we will pay you the lesser of:
 - property damage for which you are liable; or
 - the amount specified that you must pay under *your rental vehicle* agreement; or
 - the limit shown in Part C - Benefit Limits - 5.1 *Rental Vehicle Excess*.

Conditions

You will need to provide us with a copy of:

- *your rental vehicle* agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising that you are liable to pay the amount specified in *your rental vehicle* agreement.

5.1.2 What we exclude

To the extent permitted by law, we will not pay for a claim that arises from, or is for:

- a] you using the *rental vehicle* in breach of the rental agreement;
- b] you using the *rental vehicle* without a licence for the purpose that you were using it (such as but not limited to the carrying of passengers or freight); or
- c] administrative charges or fees of the

rental company that are not a component of the amount payable specified in your *rental vehicle* agreement.

Section 6.1 Personal liability

6.1.1 What we cover

If you become legally liable to pay compensation for negligently causing:

- death or bodily *injury*; or
- physical *loss of*, or damage to property, that happens during the period of cover available for *your journey*, then we will cover you up to the limit shown in Part C - Benefit Limits - 6.1 Personal Liability, for:
 - the compensation (including legal costs) awarded against you; and
 - any *reasonable* legal costs incurred by you for settling or defending a claim made against you, provided you have approval in writing from *Allianz Global Assistance* before incurring these costs. Please contact *Allianz Global Assistance* to confirm approval for these costs.

Conditions

We should be told as soon as you or your personal representatives are, or a *reasonable* person in your circumstances would have been, aware of a possible prosecution, inquest, fatality, *accident* or incident which might lead to a claim against you.

You should not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against you without our written consent. If you do, we may reduce or refuse your claim to the extent we are prejudiced.

6.1.2 What we exclude

To the extent permitted by law, we will not pay any amount you become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

- a) bodily *injury* to you, your travel companion or to a relative or employee of any of you;
- b) loss of or damage to property belonging to you, or in your care, custody or control (unless the property is a residence and you occupy it during the period of cover available for your *journey* as a tenant or lessee, or temporary guest);
- c) your ownership, custody, control or use of any firearm or weapon;
- d) your ownership, control or use of 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 vehicle, aircraft or watercraft and are only using it as a passenger, this exclusion does not apply;
- e) your conduct of, or employment in any business, profession, trade or occupation;
- f) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- g) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;

- h] any relief or recovery from *you* other than monetary amounts;
- i] a contract that imposes on *you* a liability which *you* would not otherwise have;
- j] assault and/or battery committed by *you* or at *your* direction;
- k] any act intended to cause bodily *injury*, property damage or liability done by *you* or any person acting with *your* knowledge, connivance or consent.

Overseas Transit Accident Insurance

Part A - Eligibility for Cover

Not all insurance covers are available for all *St. George Bank* cards or all *cardholders* and different conditions may also be available for different *cardholders*, so please refer to each Part of this insurance to determine the complimentary insurance benefits that may be available to you.

Eligibility for the covers available depends upon the type of *St. George Bank* card you have.

Who is eligible?

Level 1 Card and *Level 2 Card* *cardholders* are eligible for the cover available under *Overseas Transit Accident Insurance* if the entire payment for the *trip* was charged to the *accountholder's card account* prior to the commencement of the *trip*.

Who else is eligible?

If the *cardholder* is eligible for the cover available, the *cardholder's spouse* and/or *dependants* are also eligible provided:

1. the *spouse* and/or *dependants* reside in Australia; and
2. each of them is travelling with the *cardholder* on the entire *trip*; and
3. the entire payment for their *trip* was charged to the *accountholder's card account* prior to the commencement of the *trip*.

Dependants under the age of two years at the date the journey commences

If a *cardholder* satisfies the eligibility criteria set out above, their *dependant* under the age of two (2) years as at the date the *trip* commences is eligible for the cover available provided the *dependant* is travelling with the *cardholder* for the entire *trip*.

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

Part B - Period of Cover

Overseas Transit Accident Insurance provides cover when:

- a) you board your transportation for your trip and ends when you disembark from your transportation at the end of your trip;
- b) boarding or alighting, being when you physically get on or off transportation, at any airport, coach depot, railway station or dock during your trip; and
- c) travelling as a passenger in transportation directly to or from any airport, coach depot, railway station or dock immediately before or after the scheduled trip.

Part C - Benefit Limits

The Aggregate Limit of Liability and the table below set out the maximum limits of what we will pay under Overseas Transit Accident Insurance. All limits and sub-limits are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Aggregate limit of liability

This *Overseas Transit Accident Insurance* contains an aggregate (maximum) limit of liability for claims from all eligible *cardholders, spouses and/or dependants* arising from the one event.

The most we will pay under *Overseas Transit Accident Insurance* cover for one event (e.g. a bus crash) is \$1,300,000 for *Level 1 Cards* and *Level 2 Cards* respectively.

This means that regardless of the number of *cardholders, spouses or dependants* involved in an event who suffer *injury*, we will pay each on a proportional basis (using the amounts in the table appearing in Part C - Benefit Limits) up to total of \$1,300,000 for *Level 1 Cards* and up to a total of \$1,300,000 for *Level 2 Cards* with a maximum combined total limit of \$2,600,000.

For example, if five *Level 1 Card cardholders* plus five *Level 2 Card cardholders* lost their lives in the same bus crash, we would pay benefits, calculated as follows:

Level 1 cards

Five *Level 1 Card cardholders*:
\$750,000 each = \$3,750,000;

Total benefit amount: \$3,750,000

Dividing the total aggregate exposure (\$1,300,000) by the total benefit amount (\$3,750,000) determines the percentage (34.66%) to proportionally reduce benefits to.

In this case, the payable benefits would work out to be:

Five *Level 1 Card* cardholders:
\$260,000 each = \$1,300,000

Total benefit amount payable: \$1,300,000

Level 2 cards

Five *Level 2 Card* cardholders:
\$750,000 each = \$3,750,000;

Total benefit amount: \$3,750,000

Dividing the total aggregate exposure (\$1,300,000) by the total benefit amount (\$3,750,000) determines the percentage (34.66%) to proportionally reduce benefits to.

In this case, the payable benefits would work out to be:

Five *Level 2 Card* cardholders:
\$260,000 each = \$1,300,000

Total benefit amount payable: \$1,300,000

Maximum benefit amounts

The table below sets out the maximum Benefit Amounts we will pay under *Overseas Transit Accident Insurance* if an aggregate limit of liability does not apply (see above).

Injury	Benefit Amount
	Level 1 Cards and Level 2 Cards
Loss of life	\$750,000
Loss of both hands or loss of both feet	\$500,000
Loss of one hand and loss of one foot	\$500,000

Injury	Benefit Amount
	Level 1 Cards and Level 2 Cards
Loss of the entire sight in both eyes	\$500,000
Loss of the entire sight in one eye and <i>loss of one hand and/or loss of one foot</i>	\$500,000
<i>Loss of one hand or loss of one foot</i>	\$250,000
Loss of the entire sight in one eye	\$250,000

If you sustain more than one *injury* arising from the one *accident*, we will only pay the highest Benefit Amount for the applicable *injury*.

Part D - Excess and Exclusions

Excess - what you contribute to a claim

No excess applies to any claim under Overseas Transit Accident Insurance.

Exclusions

The exclusions below set out what is not covered.

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

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

1. *your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;*

2. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a *medical adviser* informs you that you are terminally ill;
3. your intentional self harm or your suicide or your attempted suicide;
4. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
5. you failing to take *reasonable* care;
6. your travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline;
7. your participation as a crew member or pilot of any *transportation*;
8. any act of terrorism;
9. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
10. a nuclear reaction or contamination from nuclear weapons or radioactivity;
11. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
12. any payment which would violate any applicable trade or economic sanctions, law or regulation.

Part E - The cover available

What we cover

If, during the period of cover available, you suffer an *accident* that causes an *injury* listed in Part C - Benefit Limits within twelve (12) consecutive months of the *accident*, we will pay you the Benefit Amount (unless reduced by the group policy aggregate limit of liability) specified for the *injury* listed in Part C - Benefit Limits, that you suffered.

In addition, if during a *trip*:

- a) you are unavoidably exposed to the elements due to an *accident* which results in the disappearance, sinking or wrecking of the *transportation* in which you were travelling and as a result of such exposure you suffer an *injury* for which a Benefit Amount (unless reduced by the group policy aggregate limit of liability) is payable;
- b) you disappear due to an *accident* which results in the disappearance, sinking or wrecking of the *transportation* in which you were travelling and your body has not been found within twelve (12) consecutive months after the date of such *accident*, it will be presumed, subject to there being no evidence to the contrary, that you died,

we will pay the applicable Benefit Amount (unless reduced by the group policy aggregate limit of liability) listed in Part C - Benefit Limits to you, or to your estate in the case of your death.

If you suffer more than one *injury* as a result of the *accident* we will pay you no more than the specified Benefit Amount for the most serious *injury* listed in Part C - Benefit Limits that you suffered.

Interstate Flight Inconvenience Insurance

Not all insurance covers are available for all *St.George Bank* cards or all *cardholders* and different conditions may also be available for different *cardholders*, so please refer to each Part of this insurance to determine the complimentary insurance benefits that may be available to you.

Part A - Eligibility for Cover

Eligibility for the covers available depends upon the type of *St.George Bank* card you have.

Who is eligible?

As a *cardholder* with a *Level 1 Card* or *Level 2 Card* you are eligible for the cover available if:

1. you reside in Australia; and
2. the entire cost of the return *interstate flight* (excluding taxes and airport and travel agent charges) is charged to the *accountholder's card account* prior to commencing the *journey*.

Who else is eligible?

If the *cardholder* is eligible for the cover available, the *cardholder's spouse* and *dependants* are also eligible provided:

1. the *spouse* and/or *dependants* reside in Australia; and
2. the entire cost of the *spouse* and/or *dependant(s)* return *interstate flight* (excluding taxes and airport and travel agent charges) is charged to the *accountholder's card account* prior to commencing the *journey*; and

3. the spouse and/or dependants are travelling with the *cardholder* for at least fifty per cent (50%) of the period of cover available to the *cardholder* for the *cardholder's journey*. Dependants under the age of two years at the date the *journey* commences

If a *cardholder* satisfies the eligibility criteria set out above, their *dependant* under the age of two (2) years as at the date the *journey* commences is eligible for the cover provided the *dependant* is travelling with the *cardholder* for at least fifty per cent (50%) of the period of cover available to the *cardholder* for the *cardholder's journey*.

No cover is available for *dependants* born on the *journey*.

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

Part B - Period of Cover

The period of cover available under SECTION 1.1 CANCELLATION begins on the date you become eligible for cover by meeting the eligibility criteria set out in Part A - Eligibility for Cover.

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

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

- a) when you return to *your home* from the airport shown on *your return interstate flight ticket*; or
- b) you cancel *your return interstate flight ticket*; or
- c) fourteen (14) consecutive days after *your journey* starts.

Part C - Benefit Limits

The table below sets out the maximum limits of what we will pay under each section of Interstate Flight Inconvenience Insurance. All limits and sub-limits in the table are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

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

Section	Limit
1.1 Cancellation	\$3,000 maximum total limit
2.1 Flight Delay	4 hours or more, \$125 per person up to a maximum total limit of \$500
3.1 Luggage	Up to \$500 for each item up to a maximum total limit of \$1,500

Section	Limit
3.2 Luggage Delay	12 hours or more, \$125 per person charged to the card account, up to a maximum total limit of \$500
4.1 Funeral expenses	Up to \$2,500 per person up to a maximum total limit of \$5,000

Part D - Excesses and General Exclusions

Excesses - what you contribute to a claim

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

Section	Excess amount
1.1 Cancellation	\$300
2.1 Flight Delay	Nil
3.1 Luggage	\$300
3.2 Luggage Delay	Nil
4.1 Funeral expenses	Nil

General exclusions

The general exclusions below set out what is not covered.

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

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

1. your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
2. any *pre-existing medical condition* of yours, or of a *relative*, or of a *travel companion*;
3. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a *medical adviser* informs you that you are terminally ill;
4. your intentional self harm or your suicide or your attempted suicide;
5. your use of alcohol or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a *medical adviser*;
6. your travel in any air supported device other than as a passenger in:
 - a fully licensed aircraft operated by an airline or charter company; or
 - a regulated or licensed hot air balloon;
7. your participation in any dangerous activities or your exposure of *yourself* to danger during your *journey* unless in an attempt to preserve your life or the life of another person, and includes but is not limited to activities such as:

- scuba diving unless *you* hold an open water diving certificate or are diving with a qualified and registered diving instructor;
 - mountaineering or rock climbing requiring the use of ropes and/or climbing equipment, racing (other than amateur racing on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang gliding, base jumping, bungy jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snowmobiling or any other similar activity;
 - any kind of training for, coaching or competing in any sporting event where *you* are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000; and
 - *quad bike* or *motorcycle* riding during *your journey* unless it involves *you* only driving a *motorcycle*, with an engine capacity of 200cc or less, for which *you* hold a valid *motorcycle* licence;
8. illegal or criminal acts by *you*, *your spouse*, *your dependants* or any other person acting with *your* consent or under *your* direction;
 9. *your* participation as a crew member or pilot of any *transportation*;
 10. the *injury*, illness or death of any person who is aged 80 years or over at the time *you* become eligible for cover

under Interstate Flight Inconvenience Insurance;

11. any interference with *your* travel plans by any government, government regulation or prohibition or intervention or official authority;
12. *your* failure to take *reasonable* care;
13. any *epidemic* or *pandemic*;
14. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
15. a nuclear reaction or contamination from nuclear weapons or radioactivity;
16. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
17. any payment which would violate any applicable trade or economic sanctions, law or regulation.

Part E - The cover available

Section 1.1 Cancellation

1.1.1 What we cover:

If, after *you* have obtained *your interstate flight* ticket and up until the end of the period of cover available for *your journey* (where the claim is not covered elsewhere in this insurance) and because of any of the following events which are unexpected and unforeseen by *you* and outside *your* control:

- *you, your travel companion* or a *relative* dies, is seriously injured or becomes seriously ill

(except arising from a *pre-existing medical condition*);

- *your* arranged travel is cancelled or delayed by the carrier because of unexpected *natural disasters*;
- *you* are quarantined (except arising from an *epidemic* or *pandemic*);
- *your home* is totally destroyed;
- *you* are subpoenaed to attend court in Australia (after having purchased *your interstate flight ticket*) on a date falling during the period of cover available for *your journey*;
- *you* are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy),

then we will reimburse *you*:

- a] the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover available for *your journey* that *you* have paid in advance of cancellation and cannot recover in any other way (inclusive of travel agent's cancellation fees), up to the maximum total limit specified in Part C - Benefit Limits - 1.1 Cancellation; or
- b] *your reasonable* costs of rescheduling *your journey*. The most we will pay for rescheduling *your journey* is the unrecoverable amount that would have been payable under 1.1.1 a] had *your journey* been cancelled. We will not pay a claim under 1.1.1 b] in addition to a claim under 1.1.1 a] for the same services/ facilities;

Conditions

If *you* want to claim under the cover available, *you* should do the following as soon as possible

after the happening of the unexpected event causing *your* claim:

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

If *you* think that *you* may have to cancel *your journey* or shorten *your journey* *you* should tell *us* as soon as possible - for more information see under the headings CLAIMS or call the contact number shown on the inside front cover of this booklet.

If *you* fail to cancel *your* pre-arranged travel and accommodation arrangements and *we* are prejudiced by *your* delay or failure, *we* may reduce any amount payable by the amount of prejudice *we* have suffered.

1.1.2 What we exclude

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

- a) *you* were aware, or a *reasonable* person in *your* circumstances would have been aware before *you* became eligible for the cover available, of any reason that may cause *your journey* to be cancelled, rescheduled or shortened;
- b) caused by *you* or *your travel companion* changing *your* plans;
- c) caused by any business, financial or contractual obligations which prevent *you* or *your travel companion* from travelling. This exclusion does not apply to claims where *you* or *your travel companion* are retrenched or made redundant in Australia except where a *reasonable*

person in a similar situation would have been aware before you became eligible for cover that the retrenchment or redundancy was to occur;

- d) a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements scheduled to be used during the period of cover available for *your journey*, which do not form part of the tour;
- e) caused by any service provider misappropriating *your* funds or failing to arrange or provide services for which you have paid;
- f) caused by *financial default* or financial collapse of a service provider with whom you make a booking or the *financial default* or financial collapse of any company, organisation or person with whom they deal.

Section 2.1 Flight delay

2.2.1 What we cover

If during the period of cover available for *your journey*, the departure of *your interstate flight*, is delayed for the period specified in Part C - Benefit Limits - 2.1 Flight Delay, due to circumstances outside *your* control and no alternative transport is provided by the carrier, we will reimburse the cost of *your reasonable* additional meal and accommodation expenses, up to the amount specified in Part C - Benefit Limits - 2.1 Flight Delay.

2.1.2 What we exclude

We will not pay if a delay to *your journey* arises from an act of terrorism.

Section 3.1 Luggage

You must take all *reasonable* precautions to safeguard *your covered items* and *your valuables*. If you do not, we will not pay your claim. For example, you will not be taking *reasonable* precautions if you leave your belongings in a publicly accessible location:

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not a *travel companion* or a *relative* (or if these persons fail to take all *reasonable* precautions to safeguard your *covered items* or *valuables*).

This includes forgetting or misplacing any items, leaving them behind or walking away from them.

3.1.1 What we cover

- a) If, during the period of cover available for *your journey*, *your*:
- baggage, clothing; or
 - portable electrical equipment, binoculars, cameras and associated equipment/accessories (but not any other *valuables*),
- are stolen, *accidentally* damaged or are permanently lost, except when:
- left in a vehicle (see 3.1.1 b)); or
 - are *valuables* checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (see 3.1.1 c)); or
 - is *sporting equipment* while in use (see 3.1.1 d)).

The amount we will pay (acting *reasonably*) will be the lesser of:

- the depreciated value after allowing for age, wear and tear (see *Depreciation* on page 133 for details);
- the original purchase price;
- the replacement cost; or
- the repair cost.

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

We will not apply *depreciation* to any item we pay you for where less than twelve (12) consecutive months have elapsed since the item was purchased new.

The maximum amount we will pay for any item is up to the item limit specified in Part C - Benefit Limits - 3.1 Luggage and the maximum total limit specified in Part C - Benefit Limits - 3.1 Luggage for all items combined.

A pair or related set of items, for example (but not limited to) a camera, lenses (attached or not), tripod and accessories are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

- b] Items specified in 3.1.1 a] that are left in a vehicle are only covered during daylight hours and must have been left in a *concealed storage compartment* of a locked vehicle, and in the event of theft forced entry must have been made. The most we will pay is up to the amount specified in Part C - Benefit Limits - 3.1 Luggage for each item stolen from a vehicle, and up to the total amount

specified in Part C - Benefit Limits - 3.1 Luggage for all items stolen from a vehicle.

- c] No cover is available for *valuables* left in a vehicle at any time or *valuables* checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by *you* from the baggage carousel or collection area at the end of *your* flight, *voyage* or *trip*. However, cover will be available for loss theft or *accidental* damage to tablets and mobile/smartphones (but not any other *valuables*) when (without prior notice) *you* are directed by the airline with whom *you* have a flight booking to place the tablet or mobile/smartphone into *your* checked in baggage or overhead cabin locker for the duration of *your* flight.
- d] No cover is available for *sporting equipment* while it is in use.

Conditions

If *you* make a claim, *you* will need to provide proof of *your* ownership and the value of *your* belongings. Examples of proof include receipts and/or valuations (e.g. receipt or valuation for jewellery).

If *you* cannot prove the value of the items, the most we will pay for each individual item is ten per cent (10%) of the limit shown for that type of item in the Part C - Benefit Limits - 3.1 Luggage.

We expect *you* to report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority *you* were travelling on when the loss or theft occurred.

You should make *reasonable* efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you delay or fail to make a report and we are prejudiced by your delay or failure, we may be entitled to reduce your claim by the amount of prejudice we have suffered.

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount you are entitled to from any claim payable by us. However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of the cover available.

3.1.2 What we exclude

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

- a) the loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- b) the *covered items* or *valuables* were being sent unaccompanied by you or under a freight contract;
- c) the loss or damage arises from any process of cleaning, repair or alteration;
- d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;

- e] the covered item or valuable disappears in circumstances that cannot be explained to *our reasonable* satisfaction;
- f] *your* claim arises from a government authority confiscating, detaining or destroying anything;
- g] *you* do not take all *reasonable* precautions to safeguard *your covered items or valuables*. For example, *you* will not be taking *reasonable* precautions if *you* leave *your* belongings in a publicly accessible location:
- at such a distance from *you* that *you* are unable to prevent them being taken; or
 - with a person who is not a *travel companion* or a *relative* (or if these persons fail to take all *reasonable* precautions to safeguard *your covered items or valuables*).
- This includes forgetting or misplacing any items, leaving them behind or walking away from them;
- h] the covered item or valuable has an inherent defect or an electrical or mechanical breakdown;
- i] the covered item or valuable is fragile or brittle or is an electrical component and is broken unless the breakage was caused by theft, fire or an *accident* involving a vehicle in which *you* were travelling; or
- j] the loss or damage arises from scratches occurring to lenses or screens of *covered items or valuables* however caused.

Section 3.2 Luggage delay

3.2.1 What we cover

If during the period of cover available for *your journey*, any items of *your* baggage, clothing and personal *valuables* are delayed, misdirected or misplaced by the carrier for more than twelve (12) consecutive hours, we will reimburse *you* for the *reasonable* costs *you* incur for *you* to purchase essential items of clothing or other personal items, up to the limit shown in Part C - Benefit Limits - 3.2 Luggage Delay.

Conditions

You will need to make *reasonable* efforts to obtain confirmation from the carrier who was responsible for *your* luggage and personal effects confirming that *your* items were delayed, misdirected or misplaced as this may be the easiest way to provide evidence of the delay.

We will deduct any amount we pay *you* under this section from any subsequent claim *you* make for lost clothing or personal items payable under SECTION 3.1 LUGGAGE.

If *you* are entitled to be reimbursed by the bus line, airline, shipping line or rail authority *you* were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount *you* are entitled to from any claim payable by *us*. However, if *you* are not reimbursed the full amount of *your* loss, we will pay the difference between the amount of *your* loss and what *you* were reimbursed, up to the limit of the cover available.

Section 4.1 Funeral expenses

4.1.1 What we cover

If you die as a result of an *injury* occurring during the period of cover available for your *journey* we will pay your *reasonable funeral expenses* or the cost of repatriation of your remains to your *home* or nominated funeral home (if necessary) up to the amount specified in Part C - Benefit Limits - 4.1 Funeral Expenses.

Rental Vehicle Excess in Australia Insurance

Part A - Eligibility for Cover

Not all insurance covers are available for all *St.George Bank cards* or all *cardholders* and different conditions may also be available for different *cardholders*, so please refer to each Part of this insurance to determine the complimentary insurance benefits that may be available to you.

Eligibility for the cover available depends upon the type of *St.George Bank card* you have.

Who is eligible?

Level 1 Card and *Level 2 Card* cardholders are eligible when the entire payment for the vehicle rental was charged to the *accountholder's card account*.

Part B - Period of Cover

The cover available begins when you collect the *rental vehicle* from the *rental vehicle* company or agency you have entered into a *rental vehicle* agreement with and ends when you return the *rental vehicle* to the *rental vehicle* company or agency or the expiry of the *rental vehicle* agreement, whichever occurs earlier.

Part C - Benefit Limits

The table sets out the maximum limits of what we will pay under *Rental Vehicle Excess in Australia Insurance*. All limits and sub-limits in the table below are shown in Australian dollars.

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

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

Card	Limit
Level 1 Cards and Level 2 Cards	Maximum total limit of up to the amount specified in <i>your rental vehicle agreement</i> or \$5,500, whichever is the lesser.

Part D - Excess and Exclusions

Excess - what you contribute to a claim

An excess of \$300 applies to each claim payable under *Rental Vehicle Excess* in Australia Insurance.

You must pay the excess amount for each claim made even if a number of claims are submitted on the one claim form.

Exclusions

The exclusions below set out what is not covered.

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

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

1. you using the *rental vehicle* in breach of the *rental vehicle agreement*;
2. you using the *rental vehicle* without a licence for the purpose that you were using it; (such as but not limited to the carrying of fare paying passengers or the carrying of freight);

3. administrative charges or fees of the rental company that are not a component of the amount that is specified in *your rental vehicle* agreement;
4. *your* claim is for consequential loss of any kind including loss of enjoyment;
5. *you* booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a *medical adviser* informs *you* that *you* are terminally ill;
6. *your* intentional self harm or *your* suicide or *your* attempted suicide;
7. the effect of or *your chronic* use of alcohol or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a *medical adviser*;
8. any act of terrorism;
9. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
10. a nuclear reaction or contamination from nuclear weapons or radioactivity;
11. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
12. any payment which would violate any applicable trade or economic sanctions, law or regulation.

Part E - The cover available

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

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

What we cover

If, during the period of cover available, a *rental vehicle* you have rented from a rental company or agency is:

- involved in a motor vehicle *accident* while you are driving it; or
- damaged or stolen while in *your* custody,

then we will pay you the lesser of:

- property damage for which you are liable; or
- the amount specified that you must pay under *your rental vehicle* agreement; or
- the limit shown in Part C - Benefit Limits.

Conditions

If you make a claim you must provide a copy of:

- *your rental vehicle* agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising that you are liable to pay the amount specified in *your rental vehicle* agreement.

Purchase Protection Insurance

Part A - Eligibility for Cover

Not all insurance covers are available for all *St. George Bank cards* or all *cardholders* and different conditions may also be available for different *cardholders*, so please refer to each Part of this insurance to determine the limits of the complimentary insurance benefits that may be available to you.

Eligibility for the cover available depends upon the type of *St. George Bank card* you have.

Who is eligible?

Level 1 Card and *Level 2 Card* *cardholders* are eligible for Purchase Protection Insurance for *covered items* or *valuables*:

- purchased anywhere in the world; or
- given as a gift to any permanent Australian resident,

provided the whole purchase price of the covered item is charged to the *accountholder's card account*.

Part B - Period of Cover

Purchase Protection Insurance applies to *covered items* and *valuables* after the date that you take possession of the covered item or valuable when the full purchase price of the covered item or valuable is charged to the *accountholder's card account*. The following maximum period of cover is available for your *covered items* and *valuables*.

Card	Period of Cover
Level 1 Cards and Level 2 Cards	Four (4) consecutive months for purchases made with <i>Level 1 Cards</i> and <i>Level 2 Cards</i>

Part C - Benefit Limits

The table sets out the maximum limits of what we will pay under Purchase Protection Insurance. All limits and sub-limits in the table below are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

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

Card	Limit
Level 1 Cards and Level 2 Cards	Purchase price charged to card account limited to \$10,000 per covered item or valuable except for jewellery watches and new works of art which are limited to \$3,500 per claim. Maximum total limit of all claims in any twelve (12) month period is \$135,000.

Part D - Excess and Exclusions

Excess - what you contribute to a claim

An excess of \$300 applies to each claim payable under Purchase Protection Insurance.

You must pay the excess amount for each claim made even if a number of claims are submitted on the one claim form.

Exclusions

The exclusions below set out what is not covered.

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

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

1. the loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
2. the *covered items* or *valuables* were being sent unaccompanied by you or under a freight contract;
3. the loss or damage arises from any process of cleaning, repair or alteration;
4. the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
5. the *covered items* or *valuables* disappear in circumstances that cannot be explained to *our reasonable* satisfaction;

6. *your* claim arises from a government authority confiscating, detaining or destroying anything;
7. *you* do not take all *reasonable* precautions to safeguard *your covered items or valuables*. For example, *you* will not be taking *reasonable* precautions if *you* leave *your* belongings in a publicly accessible location:
 - at such a distance from *you* that *you* are unable to prevent them being taken; or
 - with a person who is not a *travel companion* or a *relative* (or these persons fail to take all *reasonable* precautions to safeguard *your covered items or valuables*).This includes forgetting or misplacing any items, leaving them behind or walking away from them;
8. the covered item or valuable has an electrical or mechanical breakdown.
9. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
10. a nuclear reaction or contamination from nuclear weapons or radioactivity;
11. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
12. any payment which would violate any applicable trade or economic sanctions, law or regulation;

13. illegal or criminal acts by *you, your spouse, your dependants* or any other person acting with your consent or under your direction;
14. *your* failure to take *reasonable* care.

Part E - The cover available

You must take all *reasonable* precautions to safeguard *your covered items* and *your valuables*. If you do not, we will not pay your claim. For example, you will not be taking *reasonable* precautions if you leave *your covered items* or *your valuables* in a publicly accessible location:

- at such a distance from *you* that you are unable to prevent them being taken; or
- with a person who is not a *travel companion* or a *relative* (or if these persons fail to take all *reasonable* precautions to safeguard *your covered items* and *your valuables*).

This includes forgetting or misplacing any items, leaving them behind or walking away from them.

What we cover

If during the period of cover available, *your* covered item or valuable is stolen, accidentally damaged or permanently lost, except when:

- left in a vehicle; or
- are *valuables* checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or
- is *sporting equipment* while in use,

we will pay the lesser of:

- a) the original purchase price charged to the *accountholder's card account* up to the limit specified in Part C - Benefit Limits;
or
- b) the limit per claim specified in Part C - Benefit Limits in respect of jewellery, watches and new works of art.

The most we will pay in any twelve (12) month period in respect of any one card account is the maximum total limit specified in Part C - Benefit Limits.

Conditions

If *you* make a claim, *you* will need to provide proof of *your* ownership and the value of *your* belongings. Examples of proof include receipts and/or valuations (e.g. receipt or valuation for jewellery).

We expect *you* to report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority *you* were travelling on when the loss or theft occurred.

You should make *reasonable* efforts to obtain confirmation from whoever *you* made the report to as this may be the easiest way to provide evidence of the loss or theft. If *you* delay or fail to make a report and we are prejudiced by *your* delay or failure, we may be entitled to reduce *your* claim by the amount of prejudice we have suffered.

If *you* are entitled to be reimbursed by the bus line, airline, shipping line or rail authority *you* were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount *you* are entitled to from any claim payable by *us*. However, if *you* are not reimbursed the full amount of *your* loss, we will

pay the difference between the amount of *your* loss and what *you* were reimbursed, up to the limit of the cover available.

Extended Warranty Insurance

Part A - Eligibility for Cover

Not all insurance covers are available for all *St. George Bank* cards or all *cardholders* and different conditions may also be available for different *cardholders*, so please refer to each section of this booklet to determine the complimentary insurance benefits that may be available to you.

Eligibility for the cover available depends upon the type of *St. George Bank* card you have.

Who is eligible?

Level 1 Card and *Level 2 Card* *cardholders* are eligible for Extended Warranty Insurance when the whole purchase price of the covered product is charged to the *accountholder's card account*. This Extended Warranty Insurance is not transferable.

Part B - Period of Cover

Cover applies from the date the *manufacturer's warranty* expires and applies for the same period as the *manufacturer's warranty* for up to a maximum of two (2) consecutive full years. However, there is no cover if the *manufacturer's warranty* exceeds five (5) years.

The table below sets out examples of how extended warranty periods apply.

Manufacturer's Warranty Period	Extended Warranty Period
	<i>Level 1 Cards and Level 2 Cards</i>
6 months	6 months
1 year	1 year
2 to 5 years	2 to 5 years
Over 5 years	Over 5 years

Part C - Benefit Limits

The table sets out the maximum limits of what we will pay under Extended Warranty Insurance. All limits and sub-limits in the table below are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

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

Card	Limit
<i>Level 1 Cards and Level 2 Cards</i>	Purchase price charged to card account limited to \$20,000 per covered product up to a maximum total limit of \$20,000 per card account in any twelve (12) month period.

Part D - Excess and Exclusions

Excess - what you contribute to a claim

An excess of \$300 applies to each claim payable under Extended Warranty Insurance.

You must pay the excess amount for each claim made even if a number of claims are submitted on the one claim form.

Exclusions

The exclusions below set out what is not covered.

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

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

1. illegal or criminal acts by *you, your spouse, your dependants* or any other person acting with *your* consent or under *your* direction;
2. *your* failure to take *reasonable* care;
3. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
4. a nuclear reaction or contamination from nuclear weapons or radioactivity;
5. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
6. any payment which would violate any applicable trade or economic sanctions, law or regulation.

Part E - The cover available

Your covered product may come with guarantees that cannot be excluded under the Australian Consumer Law (ACL) or other relevant law. This cover operates alongside, and in addition to, the rights and remedies to which you may be entitled under the ACL and any other law that applies to your covered product and does not change those rights or remedies.

What we cover

If a covered product that you purchased and charged the whole purchase price of to the *accountholder's card account*, suffers a covered breakdown during the period of cover available after the *manufacturer's warranty* expires we will reimburse you the lesser of:

- the original purchase price, or
- the repair cost; or
- the replacement cost; or
- the limit per covered product specified in Part C - Benefit Limits - Extended Warranty Insurance,

subject to the maximum total limit for any one card account in any twelve (12) consecutive month period specified in Part C - Benefit Limits - Extended Warranty Insurance.

Conditions

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

You should take all *reasonable* care to protect and/or maintain your covered products.

You should obtain our approval before starting any repairs or replacement of any covered product that has suffered a covered breakdown.

You should keep the *covered product* for which you are claiming or relevant parts of the *covered product* so that we may inspect them.

Claims

How to make a claim

Please do not contact St.George Bank in the event of a claim.

First check that you are entitled to claim by reading the appropriate section in this booklet, especially Part D of that section, to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

Allianz Global Assistance administers the benefits available under the group policy. You should give *Allianz Global Assistance* notice of your claim as soon as possible.

In order to be sure that any expenses you claim are covered by the group policy you should always, when practicable, contact *Allianz Global Assistance* for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

You are not covered for any claim made after termination of, or the expiry of the period of insurance specified in, the group policy. *St.George Bank* will provide you with details of any replacement cover.

You can obtain claim forms and information on how to make a claim at:

insurance.agaassistance.com.au/stgeorge

You can lodge your travel claim online at:

www.claimmanager.com.au/stgeorge

Allianz Global Assistance will consider your claim within 10 business days of receiving a completed claim form and all necessary

documentation. If they need additional information, a written notification will be sent to you within 10 business days.

If there is a delay in claim notification, or you do not provide sufficient detail for *Allianz Global Assistance* to consider your claim, we can reduce any claim payable by the amount of prejudice we have suffered because of the delay.

You should give any information *Allianz Global Assistance* reasonably asks for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required *Allianz Global Assistance* may ask you to provide them with translations into English of any such documents to enable their consideration of your claim.

You should co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

In particular:

- If you think that you may have to cancel your journey or shorten your journey you should tell us as soon as reasonably possible. Contact *Allianz Global Assistance* using the contact number, or if overseas the 24-hour Emergency Assistance number, shown inside the front cover of this booklet.
- In the event of an emergency or admission to hospital overseas or for medical, hospital or dental claims, contact *Allianz Global Assistance* as soon as practicable.
- For loss or theft of your covered items or valuables, you should report it as soon as possible to the police and obtain confirmation of your report. If you delay or fail to make a

report, we may reduce or refuse *your* claim to the extent we are prejudiced by *your* delay or failure.

- For damage or misplacement of *your covered items* or *valuables*, caused by the airline or any other operator or accommodation provider, report the damage or misplacement as soon as possible to an appropriate official and make *reasonable* efforts to obtain a written report, including any offer of settlement that they may make.

Depreciation

When taking into consideration the age of a *covered item* or *valuable* we will deduct the following amounts from *our* settlement if we decide to pay *you* instead of repairing or replacing the item for which *you* have claimed:

- For toiletries and medication (including skin care, make-up, perfume, deodorant and aftershave) we will deduct 50% of the purchase price for each year *you* have owned the item up to a maximum deduction of 80%;
- For mobile phones, smart phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment we will deduct 20% of the purchase price for each year *you* have owned the item up to a maximum deduction of 80%;
- For clothing, footwear, luggage and books we will deduct 15% of the purchase price for each year *you* have owned the item up to a maximum deduction of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 10% of the purchase price for each year *you* have owned the item up to a maximum deduction of 80%;

- For jewellery we will not make any deduction. Please note, watches are not considered jewellery and are included under other items below;
- For all other items we will deduct 15% of the purchase price for each year you have owned the item up to a maximum deduction of 80%.

For example:

You have a \$500 digital camera that was purchased 2 years before the date it was lost. The rate of *depreciation* would be 20% per year.

In settlement of your claim we would pay you \$300 (i.e. we will depreciate the value of the digital camera by 20% of the purchase price for each of the 2 years you have owned it), calculated as follows:

Year 1 - Purchase price of \$500 less 20% (\$100) = \$400

Year 2 - Depreciated value of \$400 less 20% of the purchase price (\$100) = \$300

Claims are payable in Australian dollars

We will pay all claims in Australian dollars. We will pay you unless you tell us to pay someone else. The rate of currency exchange that will apply is the rate at the time you incurred the expense. Payment will be made by direct credit to a bank account nominated by you.

You should not admit fault or liability

You should not admit that you are at fault, for any *accident*, incident or event causing a claim, and you must not offer or promise to pay any money, or become involved in legal action, without the approval of *Allianz Global Assistance*. If you do, we may reduce or refuse your claim to the extent we are prejudiced.

Recovery

If we have a claim against someone in relation to the money we have to pay or we have paid, you must take *reasonable* steps to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you should inform us of such third party.

When making a claim you should tell us about any other insurance under which you are or might be able to claim. If you can claim from another insurer and we also pay you in respect of the same insured event, then you will be required to refund to us the amount we paid if the other insurer also paid you.

You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

If during the period of cover made available, you suffer a loss which is not covered by the group policy, we may offer to attempt to recover your uninsured loss for you.

You may specifically ask us to recover this for you however, we have no obligation to do so. You will need to give us documents supporting your loss. Before we include any uninsured loss in a recovery action we will also ask you to agree to the basis on which we will handle your uninsured recovery action. You may need to contribute to legal costs in some circumstances.

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our costs (administration and legal) arising from the recovery.

2. To *us*, an amount equal to the amount that we paid to *you* under the group policy.
3. To *you*, *your* uninsured loss (less *your* excess).
4. To *you*, *your* excess.

Once we pay *your* total loss (including *your* uninsured loss and any excess) we will keep all money left over.

If we have paid *your* total loss and *you* receive a payment from someone else for that loss or damage, *you* will need to pay *us* the amount of that payment up to the amount of the claim we paid *you*.

How GST may affect your claim

If *you* are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if *you* were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

Fraud

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

If any claim is fraudulent in any way or if *you* or anyone acting on *your* behalf uses fraudulent means to make a claim on the cover described in this booklet, then no payment will be made in regard to the claim. Also *St. George Bank* will be informed of the situation and *you* may no longer be eligible for the cover described in this booklet.

Complaints & disputes

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. AFCA's contact details are:

The Australian Financial Complaints Authority

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the inside front cover.


General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.




You can obtain more information on the Code of Practice and how it assists *you* by contacting *us*. Contact details are provided on the inside front cover of this booklet. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au.

We're here if you need us

For Complimentary Insurance claims and enquiries, contact Allianz Global Assistance on

-  1800 091 710
Monday to Friday: 8am to 8pm AEST
Saturday: 8am to 5pm AEST

For Card related queries, contact St.George on

-  Ask at any branch.
-  Call us on 133 800, 8.00am to 8.00pm
Monday to Friday (AEST).
-  Visit stgeorge.com.au

