



Visa Platinum Credit Card

Complimentary Insurances
Policy Information Booklet

EFFECTIVE 1 JUNE 2023



Claims and enquiries

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

Online: Lodge your **International Travel Insurance** claim at: claimmanager.com.au

For all other insurances, please contact Allianz Global Assistance's claims team.

Within Australia Phone: 1800 785 074

Monday to Friday: 8am to 5pm AEST

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

24-Hour Emergency Assistance

ALLIANZ GLOBAL ASSISTANCE

Please call emergency services immediately if your condition is life threatening.

Within Australia: 1800 010 075

From overseas: +61 7 3305 7499

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

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

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 Heritage Bank's website at www.heritage.com.au.

THE INSURER IS

Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708, Level 16, 10 Carrington St, Sydney, NSW 2000.

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.

Contents

Important Information about the Complimentary Cover Available	1
Introduction	1
Allianz – the insurer	1
Heritage Bank is not the issuer (insurer) of this cover	2
Termination or variation of cover	2
Other insurances.....	2
Limitation of cover.....	3
Allianz Global Assistance Privacy Notice	4
Definitions.....	6
International Travel Insurance	14
Part A - Eligibility for Cover.....	14
Part B - Period of Cover	15
Part C - Benefits Limits.....	17
Part D - Excesses and General Exclusions.....	20
Part E - The Cover Available	24
Interstate Flight Inconvenience Insurance.....	52
Part A - Eligibility for Cover.....	52
Part B - Period of Cover	53
Part C - Benefit Limits.....	53
Part D - Excesses and General Exclusions.....	54
Part E - The Cover Available	56
Rental Vehicle Excess Insurance in Australia	63
Part A - Eligibility for Cover.....	63
Part B - Period of Cover	63
Part C - Benefit Limits.....	63
Part D - Excess and Exclusions	64
Part E - The cover available	65
Purchase Protection Insurance	66
Part A - Eligibility for Cover.....	66
Part B - Period of Cover	66
Part C - Benefit Limits.....	66
Part D - Excess and Exclusions	67
Part E - The Cover Available	68
Extended Warranty Insurance	70
Part A - Eligibility for Cover.....	70
Part B - Period of Cover	70
Part C - Benefit Limits.....	70
Part D - Excess and Exclusions	71
Part E - The Cover Available	72

Claims..... 73
 How to make a claim73
 Depreciation74
 Claims are payable in Australian dollars75
 Recovery75
 You should not admit fault or liability.....76
 How GST may affect your claim.....76
 Fraud77
Complaints and Disputes..... 77
General Insurance Code of Practice..... 78

Important Information about the Complimentary Cover available

Introduction

This booklet describes the complimentary insurance benefits provided by Allianz, which are available to Heritage Bank accountholders and other eligible beneficiaries. Cover applies to events occurring on or after 1 June 2023. You are not covered for events occurring after termination of or the expiry of the period of the group policy. Heritage Bank will provide accountholders with details of any replacement cover.

Allianz – the insurer

These covers are available under a group policy issued to Heritage Bank and People's Choice Limited ABN 11 087 651 125 AFSL and Australian Credit Licence 244310, 6th Floor, 400 Ruthven Street, Toowoomba QLD 4350 (Heritage Bank), by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 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, AFSL 234708, Level 16, 10 Carrington St, Sydney, NSW 2000 (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 Global Assistance and Heritage Bank. Heritage 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, exclusions, limits, applicable sub-limits 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 Heritage Bank card account statements showing any purchases.

Heritage Bank is not the issuer (insurer) of this cover

Heritage 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 Heritage Bank nor any of its related corporations are authorised representatives of Allianz, Allianz Global Assistance or any of their related companies and Heritage Bank does not receive any commission or remuneration in relation to the insurance set out in this booklet.

Termination or variation of cover

Heritage Bank or Allianz Global Assistance may terminate or vary any one or all of the covers described in this booklet, and if so Heritage 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. Heritage 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

Irrespective of any other provision of the policy, we shall not be deemed to provide cover or be liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

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 (Heritage 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 (Cth). 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 (Heritage 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. When the following words and phrases appear in this booklet they have the meanings given below. The use of the singular shall also include the use of the plural and vice versa.

Word	Meaning
accident accidental accidentally	a sudden, unforeseen and unintended event.
accountholder	a Heritage Bank member, being an individual, business entity or company, who has entered into a card account with Heritage Bank and in whose name the card account was opened. The accountholder is the individual, business entity or company that has contractual obligations with Heritage Bank under the card account.
Allianz	Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.
Allianz Global Assistance	AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.
card account	<ul style="list-style-type: none">• A current and valid Heritage Bank Platinum Visa Credit Card facility provided by Heritage Bank to which purchases made by cardholders on a Heritage Bank Platinum Visa Credit Card are charged; or• the primary account linked to a Heritage Bank Platinum Visa Credit Card to which a transaction is routed by any electronic funds transfer facility.
cardholder	a person who is a permanent resident in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency), to whom Heritage Bank has issued a Heritage Bank Platinum Visa Credit Card.

chronic

a persistent and lasting condition. It may have a pattern of relapse and remission.

concealed storage compartment

a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a vehicle.

covered breakdown

the failure of a covered product 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 manufacturer's warranty.

covered item

an item acquired for personal, domestic or household use but excludes:

- 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;
- 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.

covered product	a new domestic appliance product purchased in Australia that has a manufacturer's warranty of at least six months and of no more than five years. It does not include any other product.
dependant	<ul style="list-style-type: none"> • your child (including step-child, adopted child, foster child and child you care for under a legal guardian arrangement), not in full-time employment who is aged under 25 years at the time that their eligibility for cover is met; or • a person who is physically or mentally incapable of self-support who the cardholder has custody of and who lives with the cardholder. <p>Dependant does not include any person other than those listed.</p>
epidemic	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.
financial default	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.
funeral expenses	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.
Heritage Bank	Heritage and People's Choice Limited trading as Heritage Bank ABN 11 087 651 125 AFSL and Australian Credit Licence 244310

Heritage Bank Platinum Visa Credit Card	a current and valid Heritage Bank Platinum Visa Credit Card issued by Heritage Bank.
home	the place where you normally live in Australia.
hospital	an established hospital 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.
income	the amount of money you earn from your employment in a trade, business, profession or occupation after the deduction of income tax.
injure injured injury	bodily injury caused solely and directly by violent, accidental, 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, sickness or disease.
interstate flight	travel on a registered and scheduled commercial passenger airline from any Australian state or territory to another Australian state or territory.
journey	travel which begins when you leave home or your place of business to commence your travel and ends when you arrive back home or at a hospital or nursing home in Australia (if you are evacuated or repatriated), whichever happens earlier.
manufacturer's warranty	the manufacturer's written warranty, properly registered with the manufacturer, that is applicable and able to be fulfilled within Australia.

medical adviser	a doctor, a clinical psychologist or a dentist, who is not you, your travel companion or a relative or an employee of you, your travel companion or a relative, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.
medical expenses	reasonable expenses incurred for: <ul style="list-style-type: none"> • medical, paramedical or surgical treatment and other treatment given or prescribed by a medical adviser; or • ambulance or hospital charges; or • dental treatment arising as a result of an injury.
mental illness	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. Consult your medical advisor for more information).
motorcycle	any two-wheeled or three-wheeled motor vehicle.
natural disaster	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 epidemics or pandemics.
overseas	outside of Australia and its territories, and includes when you are aboard a foreign registered cruise vessel in Australian territorial waters.
pandemic	an epidemic that spreads to multiple countries, continents, or worldwide.

a condition of which a reasonable person in the circumstances, should have been aware at the time eligibility for the cover available was met, including:

- any dental condition; or
- any physical condition; or
- pregnancy; or
- any lifelong illness; or
- any chronic illness; or
- any mental illness; or
- any current or previously treated cancer, or

pre-existing medical condition

any condition which, in the last two years:

- was treated by surgery (including day surgery); or
- required regular medication; or
- required on-going treatment; or
- was referred to a specialist medical adviser; or
- had regular reviews or check-ups; or
- caused admission to hospital; or
- was treated at a hospital emergency department or out-patient clinic.

quad bike	a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.
------------------	---

reasonable

- for medical expenses, 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 your journey; or
- reasonable, having regard to the circumstances.

Reciprocal Health Care Agreement	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 Reciprocal Health Care Agreements with Australia).
relative	<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>Relative does not include any other person.</p>
rental vehicle	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. Rental vehicle does not include any other vehicle irrespective of type or weight.
return overseas travel ticket	a ticket from Australia and return to Australia.
sick, sickness	a medical condition (including a mental illness), not being an injury, the signs or symptoms of which first occur or manifest during the period of cover available.
special event	a wedding, funeral, 25th or 50th wedding anniversary, pre-paid conference, pre-paid sporting event, pre-paid concert, pre-paid cruise or pre-paid tour which before you left Australia you had planned to attend. Special event does not include any other event.

sporting equipment	equipment needed and used to participate in a particular sport and which can be carried about with you.
spouse	the partner of the cardholder who is in a permanent relationship with the cardholder at the time the journey starts.
transaction card	a debit card, credit card or travel money card.
transportation	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. Transportation does not include any other means of transport.
travel companion	a person with whom you made arrangements before the journey began, to travel with you for at least 50% of the period of cover available for your journey. Travel companion does not include any other person.
unlimited	there is no capped dollar sum insured. Refer to Part E - The Cover Available for the terms, conditions, exclusions, limits and applicable sub-limits that apply.
valuables	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.
we, our, us	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.
you, your, yourself	cardholder, spouse or dependants if they are eligible for the cover available.

International Travel Insurance

Part A - Eligibility for Cover

Who is eligible?

As a cardholder with a Heritage Bank Platinum Visa Credit 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 \$950 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 account holder's card account; and
3. you have a return overseas travel ticket before you leave Australia.

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 spouse and/or dependant is travelling with the cardholder for at least 50% of the period of cover available to the cardholder for the cardholder's overseas journey; and
3. before leaving Australia at least \$950 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 account holder's card account; and
4. each of the spouse and/or dependants has a return overseas travel ticket before they leave Australia.

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 years as at the date the journey commences is eligible for the cover provided the dependant is travelling with the cardholder for at least 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.

Period of Cover

Up to 3 consecutive months for cardholders, their spouses and/or dependants

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
- 3 consecutive months after the date of departure shown on your return overseas travel ticket; or
- when you cancel your return overseas travel ticket.

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

- the period of cover available will automatically be extended by us for up to four 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 consecutive weeks, cover will continue for medical expenses and evacuation for up to 12 consecutive months from the date of your departure from Australia; or
- until you are fit to return to your home.

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. Each section is outlined in Part E and is subject to the applicable terms, conditions, exclusions, limits and applicable sub-limits.

This is a summary only. Please read the entire Policy Information Booklet to make sure you understand the details of the cover provided and to ensure it meets your requirements. All limits and sub-limits in the table are shown in Australian dollars.

~Where used, the term 'Unlimited' means there is no capped dollar sum insured. Terms, conditions, exclusions, limits and applicable sub-limits apply – refer to Part D - Excesses and General Exclusions and Part E - The Cover Available in this policy information booklet.

Section	Limit
1.1 Overseas Emergency Assistance	Unlimited~
1.2 Overseas Emergency Medical	Unlimited~
1.3 Overseas Emergency Dental (spontaneous toothache)	Up to a maximum total limit of \$1,250 per person
1.4 Evacuation & Repatriation	Unlimited~
1.5 Hospital Cash Allowance	\$110 per person per day up to a maximum total limit of \$5,000 per person, with a maximum total limit of \$7,500 for all claims combined.
1.6 Accidental Death	\$25,000 per cardholder \$20,000 per spouse \$5,000 per dependent
1.7 Funeral Expenses	Up to \$15,000
1.8 Loss of Income	Your verified income, up to \$1,000 per person per week for a cardholder and spouse, limited to eight consecutive weeks incapacity and a maximum of \$8,000 for all claims combined.

Section	Limit
1.9 Assault requiring Hospital Admission	\$500 per person
2.1 Cancellation	Unlimited~ except:
2.1.1a] Travel agents cancellation fees	Up to \$500 per person or 15% of the level of commission or service fee earned on the booking by the travel agent, whichever is the lesser
3.1 Additional Expenses	Unlimited~
3.2 Travel Delay Expenses	Up to \$275 per person after six consecutive hours, up to a maximum total limit of \$700
3.3 Alternative Transport Expenses	Up to a maximum total limit of \$2,500
3.4 Return Home & Resumption of Journey	Up to \$5,000 per person, up to a maximum total limit of \$10,000
3.5 Domestic Pets	Up to \$50 per 24-hour period, up to a maximum total limit of \$500
4.1 Luggage	Up to \$11,000 per person up to a maximum total limit of \$16,000 subject to the following limits:
4.1.1a] Stolen, accidentally damaged or permanently lost luggage	Up to \$3,000 per covered item or valuable
4.1.1b] Covered items left in a vehicle during daylight hours	Up to \$250 per covered item, up to a maximum total limit of \$2,500.
4.1.1c] Valuables left in a vehicle or checked in luggage	No cover available.
4.1.1d] Sporting Equipment while it is in use	No cover available.

Section	Limit
4.2 Travel Documents, Transaction Cards & Travellers Cheques	Up to \$500 per person up to a maximum total limit of \$1,000
4.3 Luggage Delay	Up to \$500 per person up to a maximum total limit of \$1,000
5.1 Rental Vehicle Excess	Up to the amount specified in your rental vehicle agreement or \$2,250, whichever is the lesser
6.1 Personal Liability	Up to a maximum total limit of \$2,250,000

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	\$250
1.3 Overseas Emergency Dental (spontaneous toothache)	\$250
1.4 Evacuation & Repatriation	Nil
1.5 Hospital Cash Allowance	Nil
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	\$250
3.1 Additional Expenses	\$250
3.2 Travel Delay Expenses	Nil
3.3 Alternative Transport Expenses	\$250
3.4 Return Home & Resumption of Journey	\$250
3.5 Kidnap & Ransom	Nil
4.1 Luggage	\$250
4.2 Travel Documents, Transaction Cards & Travellers Cheques	Nil
4.3 Luggage Delay	Nil
5.1 Rental Vehicle Excess	Nil
6.1 Personal Liability	Nil

General Exclusions

The general exclusions below set out what is not covered. You should 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 24th week of your pregnancy (the 24th 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. any expense arising from a pre-existing medical condition of any person including you, your travel companion or a relative unless:
 - you satisfy the criteria as set out under the heading Pre-Existing Medical Conditions That Are Covered (Some Restrictions Apply)
 - it meets the requirements under sub-section 3.4.1;
 12. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
 13. changes in currency rates;
 14. your failure to take reasonable care;
 15. 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 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;

16. your claim arises because you did not follow an advice or warning that a reasonable person would have been aware of:
 - by the 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.
17. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
18. a nuclear reaction or contamination from nuclear weapons or radioactivity;
19. 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;
20. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Part E - The Cover Available

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, exclusions, limits and applicable sub-limits apply. Please refer to Part D - 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 16 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.

Pre-existing medical conditions

Please ensure that you read the definition of pre-existing medical condition in the Definitions section. No cover is available for any claims arising from, related to or associated with, your pre-existing medical condition except for those conditions described under heading Pre-existing medical conditions that are covered (some restrictions apply).

If you have a pre-existing medical condition that is not listed, 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. 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.

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

The pre-existing medical conditions listed below are covered under this International Travel Insurance without assessment, provided the pre-existing medical condition you have meets the specified requirements (where applicable the specified requirements are listed against the condition in the list below) that must be met.

Conditions

1. acne;
2. asthma, provided:
 - you are under 60 years of age, and
 - you have no other lung disease;
3. bunions;
4. carpal tunnel syndrome;
5. cataracts;
6. cleft palate;
7. cochlear implant;
8. coeliac disease;
9. congenital adrenal hyperplasia;
10. congenital blindness;
11. congenital deafness;
12. conjunctivitis;

13. dengue fever;
14. diabetes (type 1 or type 2), or glucose intolerance provided:
 - you were first diagnosed over 6 years ago; and
 - you had no complications in the last twelve months; and
 - you had no kidney, eye, neuropathy complications or cardiovascular disease; and
 - you are under 50 years of age;
15. dry eye syndrome;
16. dupuytren's contracture;
17. ear grommets, if no current infection;
18. eczema;
19. gastric reflux (GORD);
20. glaucoma;
21. gout;
22. hay fever;
23. hiatus hernia, if no surgery planned;
24. hormone replacement therapy;
25. hypercholesterolaemia (high cholesterol), provided no cardiovascular disease and/or no diabetes;
26. hyperlipidaemia (high blood lipids), provided no cardiovascular disease and/or no diabetes;
27. hypertension (high blood pressure), provided no cardiovascular disease and/or no diabetes;
28. hypothyroidism, including Hashimoto's disease;
29. lipoma;
30. macular degeneration;
31. Meniere's disease;
32. rhinitis;
33. rosacea;
34. sinusitis; or
35. tinnitus.

Pregnancy

This International Travel Insurance may not be adequate for your needs if you are planning to travel beyond the 24th 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, 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 Heritage 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 24th week of your pregnancy (the 24th 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 24th 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 Heritage 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 after you became eligible, cover is available for any complication arising from an injury or sickness. No cover is available for the course of any treatment you are undergoing at the time your journey commences.</p>
<p>b] You will require antenatal care during the period of cover available for your journey.</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 your journey begins.</p>	<p>No cover is available for the course of treatment you are undergoing at the time your journey commences. Cover is available, for medical expenses arising out of an injury. Cover is available for complications arising from sickness but not if you have had complications in your pregnancy before you became eligible for the cover available.</p>
<p>d] You give birth naturally during the period of cover available for your journey.</p>	<p>No cover is available either for the childbirth or care of the newborn child.</p>
<p>e] You travel beyond 24 weeks gestation and give birth while you are still overseas.</p>	<p>No cover is available for the childbirth, care of the newborn child or any expenses related to your pregnancy.</p>

Your pregnancy	Outcome
<p>f] You are injured or become sick during your journey and give birth as a consequence.</p>	<p>Cover is available for medical expenses incurred for the treatment of your injury or sickness and the childbirth occurring as a consequence of the injury or sickness however, no cover is available for complications arising from sickness or a childbirth resulting from sickness if you have had complications in your pregnancy before you became eligible for the cover available.</p>

Emergency and medical services while overseas

In the event of an emergency overseas, simply call Allianz Global Assistance using the contact details shown on the inside front cover of this booklet.

Allianz Global Assistance's team of medical professionals 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 Heritage 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 the account holder's card account statement 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

1.1.1 ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE

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

1.2.1 WHAT WE COVER

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.

If you are prevented from returning home because of a sickness, injury that is covered, we will only pay for medical expenses incurred during the 12 consecutive month period after the sickness was first diagnosed or the injury happened.

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] 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 - Overseas Emergency Medical, 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.

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 (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) and the relevant injury or sickness 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 for any expenses for medical evacuation or repatriation unless it has been first approved by Allianz Global Assistance. Please contact Allianz Global Assistance to confirm approval for these costs.

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 24 consecutive hours as a result of an injury or sickness, then we will pay you the benefit specified in Part C - Benefit Limits - 1.5 Hospital Cash Allowance for each day in excess of 24 consecutive hours that you continue to be a 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 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 12 consecutive months and you are presumed dead,

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 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 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 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 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 (except when caused by a pre-existing medical condition);
- you require medical attention relating to a pre-existing medical condition 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;
- 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;
- 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;
- you 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;

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 (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) 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. The relative or friend 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 (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.

Repatriation of dependants left without supervision

- d] 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

- e] 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).
- 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 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 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

3.4.1 WHAT WE COVER

a] If, during the period of cover available for your journey, you return to your home early because:

- your relative who is a resident in Australia dies unexpectedly;

we will reimburse the reasonable additional cost for you to return 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 early due to the reason in part 3.4.1a]; and
- it is possible for your journey to be resumed; and
- there is more than 14 consecutive days or 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 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 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.

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 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 the Depreciation section for details);
- the original purchase price;
- the replacement cost; or
- the repair cost.

We will not apply depreciation to any item we pay for where less than 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 covered items or valuables.

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 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

5.1.1 WHAT WE COVER

Rental vehicle accident/theft

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 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.

Interstate Flight Inconvenience Insurance

Part A - Eligibility for Cover

Who is eligible?

As a cardholder with a Heritage Bank Platinum Visa Credit Card you are eligible for the cover available if 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 permanently 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 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 years as at the date the journey commences is eligible for the cover provided the dependant is travelling with the cardholder for at least 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] 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, exclusions, limits and applicable sub-limits.

Section	Limit
1.1 Cancellation	\$3,000 maximum total limit
2.1 Flight Delay	4 hours or more, up to \$80 per person up to a maximum total limit of \$300
3.1 Luggage	Up to \$750 for each covered item up to a maximum total limit of \$1,500
3.2 Luggage Delay (12 hours or more)	\$150 per person, up to a maximum total limit of \$450
4.1 Funeral expenses	Up to \$20,000 per person up to a maximum total limit of \$40,000
5.1 Rental Vehicle Excess	Up to \$2,250

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	\$250
2.1 Flight Delay	Nil
3.1 Luggage	\$250
3.2 Luggage Delay	Nil
4.1 Funeral expenses	Nil
5.1 Rental Vehicle Excess	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. a pre-existing medical condition of any person including you, your travel companion or a relative;
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. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
11. your failure to take reasonable care;
12. any epidemic or pandemic;
13. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
14. a nuclear reaction or contamination from nuclear weapons or radioactivity;
15. 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;

16. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

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, refer to the Claims section 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

2.1.1 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 covered items or valuables are stolen, accidentally damaged or are permanently lost, except when:
- left in a vehicle (see 3.1.1b]); or
 - are valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (see 3.1.1c]); or
 - is sporting equipment while in use (see 3.1.1d]).

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

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

We will not apply depreciation to any item we pay for where less than 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 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 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 Insurance in Australia

Part A - Eligibility for Cover

Who is eligible?

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 Insurance in Australia.

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

Limit

Maximum total limit of up to the amount specified in your rental vehicle agreement or \$2,250, whichever is the lesser for all claims combined during the rental period.

Part D - Excess and Exclusions

Excess – What you contribute to a claim

No excess applies to any claim under Rental Vehicle Excess Insurance in Australia.

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. your intentional self harm or your suicide or your attempted suicide;
3. your intoxication or 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;
4. you using the rental vehicle in breach of the rental vehicle agreement;
5. 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);
6. administrative charges or fees of the rental company that are not a component of the amount that is specified in your rental vehicle agreement;
7. any act of terrorism;
8. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
9. a nuclear reaction or contamination from nuclear weapons or radioactivity;
10. 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;
11. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to

the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America;

12. your failure to take reasonable care.

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 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.

Purchase Protection Insurance

Part A - Eligibility for Cover

Who is eligible?

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.

Period of Cover

90 consecutive days from the date you take possession of the covered item purchased on the Heritage Bank Platinum Visa Credit Card

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, exclusions, limits and applicable sub-limits.

Limit

Purchase price charged to card account except for jewellery, watches and new works of art which are limited to \$1,000. Maximum total limit for all claims in any 12 month period is \$15,000 per card account.

Part D - Excess and Exclusions

Excess – What you contribute to a claim

An excess of \$250 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 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. covered items or valuables being sent unaccompanied by you or under a freight contract;
3. loss or damage arising from any process of cleaning, repair or alteration;
4. loss or damage arising from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
5. the disappearance of covered items or valuables in circumstances that cannot be explained to our reasonable satisfaction;
6. your claim arising from a government authority confiscating, detaining or destroying anything;
7. you not taking 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 having 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. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America;
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; or
- b] up to the limit per claimable event specified in Part C - Benefit Limits.

The most we will pay in any 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

Who is eligible?

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 consecutive years. However, there is no cover if the manufacturer's warranty exceeds five years.

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

Manufacturer's Warranty Period	Extended Warranty Period
6 months	6 months
1 year	1 year
2 to 5 years	2 years
Over 5 years	No cover

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, exclusions, limits and applicable sub-limits.

Limit

Purchase price charged to card account, up to a maximum total limit of \$20,000 per card account in any 12-month period.

Part D - Excess and Exclusions

Excess – What you contribute to a claim

An excess of \$250 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. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

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 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 Heritage 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 relating to an event occurring after the termination of, or the expiry of, the period of insurance specified in the group policy. Heritage Bank will provide you with details of any replacement cover.

Please contact Allianz Global Assistance by using the contact details listed on the inside front cover to make a claim.

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 (acting reasonably) deduct the following amounts from our settlement for each item you have claimed:

- For toiletries and medication (including skin care, makeup, 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.

Recovery

If we have a claim against someone in relation to the money we have to pay or we have paid under the group policy, 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 must inform us of such third party.

We may, at our discretion, undertake in your name and on your behalf, control and settle proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We will act reasonably having regard to your interests, and will keep you informed if you ask us to.

You are to assist and permit to be done, everything reasonably required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us paying your claim under this policy regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

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 your policy.
3. to you, your uninsured loss (less your excess).
4. to you, your excess.

Once we pay your total loss 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 must pay us the amount of that payment up to the amount of the claim we paid 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.

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 Heritage Bank will be informed of the situation and you may no longer be eligible for the cover described in this booklet.

Complaints and 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.

Claims and enquiries

Within Australia: 1800 785 074

Monday to Friday: 8am to 5pm AEST

24-Hour Emergency Assistance

Please call emergency services immediately if your condition is life threatening.

Within Australia: 1800 010 075

From overseas: +61 7 3305 7499

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