

Bendigo Platinum Rewards Credit Card Insurance.

Terms & Conditions.

1 August 2017



Bendigo and Adelaide Bank Limited
The Bendigo Centre
Bendigo VIC 3550
Telephone **1300 BENDIGO** (1300 236 344)
ABN 11 068 049 178.
AFSL/Australian Credit Licence 237879

Bendigo Platinum Rewards Credit Card Insurance Terms and Conditions.

This booklet contains important information about Bendigo Platinum Rewards Credit Card Insurance and should be read carefully and stored in a safe place.

Importantly, “We”, “Us” and “Our” in this section refers to the insurer Chubb Insurance Australia Limited (ABN 23001 642 020, AFS Licence No. 239687) of Level 38, 225 George Street, Sydney NSW 2000 (Chubb), and not Bendigo Bank, the issuer of your card.

We recommend that You take this with You when You travel.

Please note that amounts quoted are in Australian dollars.

Important information about the covers

These Terms and Conditions set out important information about the insurance available to Bendigo Platinum Rewards Credit Card Cardholders, which for the sake of this agreement also includes Bendigo Platinum VISA Credit cardholders. The Terms and Conditions explain the nature of the arrangements and their relevant benefits and risks.

Bendigo and Adelaide Bank Limited ABN: 11 068 049 178 AFSL No. 237879 of The Bendigo Centre Bendigo VIC 3550 is the insured under a master policy (the Master Policy). The Bendigo Bank Credit Card master policy number is set out below.

The Bendigo Bank Platinum Card Master Policy Number is 09NACBAPO2.

This Master Policy may be accessed by Bendigo Platinum Rewards Credit Card Cardholders. The Master Policy is underwritten by the insurer Chubb Insurance Limited, (ABN 23 001 642 020, AFS Licence No. 239687) of Level 38, 225 George Street, SYDNEY NSW 2000.

Bendigo and Adelaide Bank Limited has appointed Community Sector Banking Pty Ltd ABN 88 098 858 765 (“Community Sector Banking”) as its Authorised Representative to advise and deal in relation to these products. Community Sector Banking is a Franchisee of Bendigo and Adelaide Bank Limited and a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises Pty Ltd is a 50/50 joint venture between Community 21

Limited ABN 79 097 612 416 and Bendigo and Adelaide Bank Limited ABN 11 068 049 178. **act.** is a division of Community Sector Banking Pty Ltd.

Chubb can be contacted as follows:

- Address:
Level 38, 225 George Street, SYDNEY NSW 2000
- Postal Address:
GPO Box 4065, SYDNEY NSW 2001
- Telephone: 1300 342 802
International: + 61 2 8912 9776
- Facsimile: +61 2 9335 3467
- Email enquiries:
Bendigo.Enquiries@Chubb.com
- Email claims:
Bendigo.Claims@Chubb.com

Under the Master Policy entered into between Bendigo Bank and Chubb You get automatic access to the benefits detailed in these Terms and Conditions provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the relevant benefits if You are a Bendigo Platinum Rewards Credit Card Cardholder.

For the purpose of Bendigo Platinum Rewards Credit Card Insurance, all **act.** Platinum VISA Credit Card Cardholders are considered Bendigo Platinum Rewards Credit Card Cardholders. These Terms and Conditions apply to all **act.** Platinum VISA Credit Card Cardholders and all references to Bendigo Platinum Rewards Credit Cards in these Terms and Conditions are taken to be references to **act.** Platinum VISA Credit Cards if applicable.

For all **act.** products, you should refer to the **act.** Terms & Conditions available at letsact.com.au which govern the use of the **act.** platform. Those **act.** Terms & Conditions constitute a separate agreement between yourself and Community Sector Banking Pty Ltd and do not form part of the banking service provided to you.

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

Corporations Act 2001 (Cth) of Chubb or any of its related companies. Bendigo Bank has no responsibility or liability to You in relation to any insurance claims.

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

You are not obliged to accept any of the benefits of the cover applicable to your Bendigo credit card. However, if You wish to make a claim under the appropriate cover provided in this section, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document. **PLEASE READ THIS DOCUMENT CAREFULLY AND KEEP IT IN A SAFE PLACE.**

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

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Section A: Definitions

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

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

Bendigo Platinum Rewards Credit Card Account means a current and valid Bendigo Platinum Rewards Credit Card Account issued by Bendigo. Additional cards issued in relation to a Bendigo Platinum Rewards Credit Card Account fall under that Bendigo Platinum Rewards Credit Card Account and do not constitute a separate account.

Bendigo Platinum Rewards Credit Card Cardholder means the account holder of a Bendigo Platinum Rewards Credit Card Account or an **act**. Platinum VISA Credit Card, including any additional card holder, who permanently resides in Australia.

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

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

Common Carrier Conveyance Trip means a trip:

- a) taken by You between the point of departure and the final destination outside Australia as shown on Your ticket;
- b) the total value of the return overseas travel ticket for Your Trip was obtained prior to the commencement date of Your Trip and was charged to Your Bendigo Platinum Rewards Credit Card Account. The use of frequent flyer or reward type points does not activate the Overseas travel insurance.

Dependent Child/Children means either:

- a) Bendigo Platinum Rewards Credit Card Cardholder's children up to and including the age of nineteen (19) who permanently reside with You, and
- b) Bendigo Platinum Rewards Credit Card Cardholder's children from the age of nineteen (19) up to and including the age of twenty-five (25) who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon You for their maintenance and support and permanently reside with You when they are not attending the accredited institution of higher learning.

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

Emergency Assistance Company means Chubb Assistance. + 61 2 8912 9776.

Home means Your usual place of residence in Australia.

Injury means bodily injury which is:

- a) caused by accidental, violent external and visible means and results solely, directly and independently of all other causes (the accident); and
- b) is not a sickness or illness or disease.

Loss means with reference to:

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

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

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

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

Asthma	If You have not had an asthma attack requiring treatment by a Doctor in the last 12 months.
Diabetes (Non-insulin dependent)	If You were diagnosed over 12 months ago and have not had any complications in the last 12 months. You must also have a Blood SugarAv Level reading between 4 & 10.
Epilepsy	If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last 12 months.

Gout	If the gout has remained stable for the past 6 months.
Hiatus Hernia	If no surgery is planned in the next 2 years.
Hip Replacement	If performed more than 6 months ago.
High Blood Pressure	If You have no known heart conditions and Your current BP reading is below 165/95.
High Cholesterol	If You have no known heart conditions.
Peptic Ulcer	If Your condition has remained stable for more than 6 months.
Prostate Cancer	If You have a Gleason Score P.S.A (Prostate Specific Antigen) of 3.0 or less.
Stroke	If the stroke occurred more than 12 months ago and no further rehabilitation or specialist review is planned.
Underactive Thyroid	If not as a result of a tumour.

Private Charter means a flight or flight(s) during Your Trip on an aircraft where You and Your Travelling Companions are the only passengers.

Scheduled Airline means an airline listed in the Official Airline Guide or equivalent and the air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include Private Charter.

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

Special Event means a wedding, funeral, pre-paid conference, pre-paid commercial sporting event, pre-paid concert, 25th or 50th wedding anniversary which before You left Australia You had planned to attend.

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

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

Spouse means a Bendigo Platinum Rewards Credit Card Cardholder's husband or wife or fiancé and includes a de-facto and/or life partner with whom the Bendigo Platinum

Rewards Credit Card Cardholder has continuously cohabited for a period of six (6) months or more.

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

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

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

Travel Companion means a person whom, before the Trip began, arranged to accompany You from Australia and then on Your Trip for at least half of the time of Your Trip, and who is not more than seventy-five (75) years of age.

Trip means a journey outside Australia commencing with a Common Carrier Conveyance Trip and not exceeding ninety (90) consecutive days duration, or one hundred and eighty (180) days during each year of Your Bendigo Platinum Rewards Credit Card Account membership. Each journey must commence and end in Australia.

You/Your means a Bendigo Platinum Rewards Credit Card Cardholder, their Spouse and Dependent Child/Children.

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

Section B: Benefits and Scope of Covers

1. The terms of cover

The terms of cover set out below describe the benefits provided to You pursuant to the Master Policy and the terms and conditions which apply to this Master Policy. By way of summary only, You are, from the time You become a Bendigo Platinum Rewards Credit Card Cardholder until the time access to the benefit terminates (see p.6), entitled to coverage for:

Section	Benefits	Bendigo Platinum Rewards Credit Card
1.1 Overseas travel insurance – All benefits are subject to \$250 excess (except Hijack Cover and Kidnap and Ransom Cover)		
a)	Travel Cancellation Cover	\$Unlimited, (except agent's cancellation fee, which is limited to the lesser of \$500 or 15% of the value of travel).
	Medical Emergency Expenses Cover	\$Unlimited (with the exception of \$1,250 limit for emergency dental treatment).
	i) Funeral expenses/ Repatriation of Remains Cover	Up to \$20,000 per covered person; up to a maximum of \$100,000 per Bendigo Platinum Rewards Credit Card Account.
	ii) Hospital Cash Cover	\$100 per day per covered person up to a maximum of \$12,000 per Bendigo Platinum Rewards Credit Card Account.
b)	iii) Mugging Cover	Up to \$500 per Bendigo Platinum Rewards Credit Card Account.
	iv) Domestic Pet Cover	Up to \$500 per Bendigo Platinum Rewards Credit Card Account.
	v) Loss of Income Cover	Up to \$2,000 per week per Bendigo Platinum Rewards Credit Card Account, up to a maximum of \$12,000 per Bendigo Platinum Rewards Credit Card Account.
c)	Travel Delay Cover	Up to \$1,000 per covered person up to a maximum of \$6,000 per Bendigo Platinum Rewards Credit Card Account.

Section	Benefits	Bendigo Platinum Rewards Credit Card
d)	Resumption of Journey Cover	Up to \$6,000 per covered person up to a maximum of \$12,000 per Bendigo Platinum Rewards Credit Card Account.
e)	Baggage, Money and Documents Cover	Up to \$15,000 per covered person up to a maximum of \$20,000 per Bendigo Platinum Rewards Credit Card Account, and subject to sub-limits in these Terms and Conditions.
f)	Personal Liability Cover	Up to \$2,500,000 per Bendigo Platinum Rewards Credit Card Account.
g)	Accidental Loss of Life Cover	\$20,000 per covered person up to a maximum of \$100,000 per Bendigo Platinum Rewards Credit Card Account.
h)	Hijack Cover	\$100 per day per, per covered person up to \$10,000 per covered person or to a maximum of \$20,000 per Bendigo Platinum Rewards Credit Card Account.
i)	Kidnap & Ransom Cover	Up to \$100,000 per Bendigo Platinum Rewards Credit Card Account.
1.2 Transport Accident Insurance – Up to \$500,000 for Accidental Loss of Life, subject to sub-limits in these Terms and Conditions.		
1.3 Purchase Protection Insurance – Up to \$25,000 in any one year, \$5,000 per Eligible Item, subject to \$250 excess.		
1.4 Extended Warranty Insurance – Up to \$25,000 in any one year, \$5,000 per Eligible Product, subject to \$250 excess. ¹		
1.5 Best Price Guarantee – Up to \$1,000 subject to advertised item being \$100 less than your purchase price.		
1.6 Global Hire Car Excess Waiver – Up to \$5,000, subject to \$250 excess.		
1.7 Domestic Flight Inconvenience Insurance		
a)	Delays	Flight Delay: After 4 hours, \$100 per covered person per 4 hours, up to a maximum of \$500 per Bendigo Platinum Rewards Credit Card Account. Luggage Delay: After 12 hours, \$100 per covered person, up to a maximum of \$500 per Bendigo Platinum Rewards Credit Card Account.

Section	Benefits	Bendigo Platinum Rewards Credit Card
b)	Loss or Damage to Personal Items	Up to \$500 per item, up to a maximum of \$2,500 per Bendigo Platinum Rewards Credit Card Account.
c)	Funeral Expenses	Up to \$20,000 per person, up to a maximum of \$40,000 per Bendigo Platinum Rewards Credit Card Account.
d)	Cancellation of Domestic Travel	Up to \$3,000 per Bendigo Platinum Rewards Credit Card Account.

This is a summary only. Please refer to each benefit section of the document for a complete list of benefit limits and applicable terms and conditions.

2. Termination

2.1 Cover will terminate at the earlier of the following:

- a) cancellation of Your Bendigo Platinum Rewards Credit Card Account; or
- b) termination of the Master Policy (providing that, if a Covered Person has commenced a Trip prior to the effective date of termination of the Master Policy, Chubb will cover that person under these Terms and Conditions for a period of 90 days from the termination date, or until that person's return Home, whichever occurs first).

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

Section C: General Terms and Conditions Applicable to all sections

3. General Exclusions

3.1 Chubb will not cover loss under all sections of these Terms and Conditions which are recoverable from any other source, or arising from:

- a) alcohol intoxication as defined in the jurisdiction where the accident occurred and/or acting under the influence of alcohol above the permitted legal limit.
- b) intentionally self-inflicted injury, suicide, self-destruction or any attempt there at while sane.
- c) travel into hazardous work sites (e.g. underwater, mines, construction sites, oil rigs, etc.).
- d) declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war.
- e) service in the military, naval or air service of any country.
- f) participation in any military, police or firefighting activity.
- g) activities undertaken as an operator or crew member of any conveyance.
- h) flying in military aircraft or any aircraft which requires special permits or waivers.
- i) commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries.
- j) direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.
- k) the taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor.
- l) the taking of alcohol in combination with any drug or medication:
 - i. if a Doctor has advised against it or advised that it may cause impairment; or
 - ii. if the medication packaging includes a warning about the effects of mixing the drug or medication with alcohol; or

- iii. if it is reasonably foreseeable that the drug or medication could adversely affect you when taken in combination with alcohol.
- m) caused or contributed by an act of Terrorism.
- n) any condition that results in a fear of flying or travel related phobias.
- o) any loss or expense with respect to Cuba if You are a US citizen or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.
- p) (with the exception of Clause 31. Transport Accident Insurance) any cause where You are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other insurance, or any amount recoverable from any other source, had this insurance not been effected.
- q) the refusal, failure or inability of any person, company or organisation, including but not limited to any airline or other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.
- r) any cause if You are over seventy-five (75) years of age. This will not prejudice any entitlement to claim benefits which has arisen before You attain the age of seventy-six (76) years.
- s) any cause if You have not met the activation criteria.
- t) any cause if You do not hold a ticket returning You to Australia within ninety (90) days of the commencement of Your Trip.
- u) any cause that is deemed a consequential loss, including loss of enjoyment or any financial loss not specifically covered in these Terms and Conditions.

4. How to make a Claim

If You fail to comply with the terms and conditions of this cover, We may be entitled to refuse to pay or reduce any claim that may be payable.

Please first read the relevant section of the specific and general terms and conditions to determine what is covered, noting particularly any conditions and

exclusions and/or requests for specific data relating to Your claim.

In the event of a medical emergency or for travel assistance whilst overseas call Chubb Assistance on +61 2 8907 5995.

- a) A written notice of a claim must be addressed to The Claims Department, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, within twenty (20) days after the occurrence or commencement of any loss covered under these sections or as soon as reasonably practicable thereafter.
- b) For a claim form please contact Us on 1300 342 802 or +61 2 8912 9776.
- c) Benefits will be payable upon receipt of written proof, as required by Us, of a legitimate covered loss.
- d) We will make payments within thirty (30) days if You are entitled to receive reimbursement.

All information and evidence required by Us or Our agents shall be furnished at the expense of You or Your personal representative and shall be in such form and of such nature as We may prescribe.

Your Privacy

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

Personal Information Handling Practices

Collection, Use and Disclosure

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

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

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

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your

personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

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

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

Your Choices

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

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1300 342 802 or email CustomerService.AUNZ@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

Complaints and Disputes Resolution

We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that you can access. Please note that if we have resolved your initial complaint to your satisfaction by the end of the 5th

business day after we have received it, and you have not requested that we provide you a response in writing, the following complaint handling and internal dispute resolution process does not apply. The exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship. The exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

Stage 1 – Complaint Handling Procedure

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

Complaints.AU@chubb.com
The Complaints Officer
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
Tel: 1300 342 802

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

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

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

Stage 2 – Internal Dispute Resolution Procedure

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

You may contact our internal dispute resolution team by phone, fax or post (as below), or email us at:
DisputeResolution.AU@chubb.com
Internal Dispute Resolution Service

Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
Tel: +61 2 9335 3200
Fax: +61 2 9335 3411

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

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to FOS as detailed below.

Stage 3 – External Dispute Resolution

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

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

You may contact FOS at any time at:

Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001
Tel: 1800 367 287
Fax: +61 3 9613 6399
Email: info@fos.org.au
Web: www.fos.org.au

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

If FOS advises you that the FOS Terms of Reference do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

What You do not need to tell Us

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Financial Claims Scheme

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

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

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

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

Section D: Activation of Insurance

5. Activation of Overseas Travel Insurance

Cover is effective where the total value of the return overseas travel ticket for Your Trip was obtained prior to the commencement of Your Trip and was charged to Your Bendigo Platinum Rewards Credit Card Account.

The use of frequent flyer or reward type points does not activate cover.

It is also available to the Bendigo Platinum Rewards Credit Card Cardholder's Spouse and/or Dependent Children, providing in each case that they travel with the Bendigo Platinum Rewards Credit Card Cardholder for the entire Trip, and their return overseas travel tickets were obtained by use of the Bendigo Platinum Rewards Credit Card Cardholder's eligible Bendigo Platinum Rewards Credit Card Account. The cover is available for a period of ninety (90) days and cannot be extended. However if Your return to Australia is delayed because of events covered under this Master Policy, or Your scheduled transport back to Australia is delayed for reasons beyond Your control, the period of insurance will automatically be extended for a further period of up to four (4) weeks or until You return to Your Home, whichever occurs first.

For the purposes of the Overseas Travel Insurance cover, travel to and from Tasmania or from mainland Australia to Norfolk Island, Christmas Island, Lord Howe Island, or Cocos Island will be considered as overseas travel, however medical and hospital expenses will not be covered if the person claiming is eligible for Medicare benefits.

6. Activation of Transport Accident Insurance

Cover is effective where the total value of the return overseas travel ticket for Your Trip was obtained prior to the commencement of Your Trip and was charged to Your Bendigo Platinum Rewards Credit Card Account.

The use of frequent flyer or reward type points does not activate cover.

7. Activation of Purchase Protection Insurance

Cover is effective when You purchase Eligible Items on Your Bendigo Platinum Rewards Credit Card Account.

8. Activation of Extended Warranty Insurance

Cover is effective when You purchase Eligible Products on Your Bendigo Platinum Rewards Credit Card Account.

9. Activation of Best Price Guarantee

Cover is effective when You purchase an item and the entire cost is charged to Your Bendigo Platinum Rewards Credit Card Account.

10. Activation of Global Hire Car Excess Waiver

Cover is effective when You take legal control of the Hire Car and the entire cost is charged to Your Bendigo Platinum Rewards Credit Card Account.

11. Activation of Domestic Flight Inconvenience Insurance

Cover is effective where the total value of the return domestic flight fare was obtained prior to the commencement of the domestic flight and was charged to Your Bendigo Platinum Rewards Credit Card Account.

The use of frequent flyer or reward type points does not activate cover.

This cover extends to the Bendigo Platinum Rewards Credit Card Cardholder's Spouse and/or Dependent Children who are travelling with the Bendigo Platinum Rewards Credit Card Cardholder for the entire holiday and who have also had the entire cost of their return domestic flight fares charged to the Bendigo Platinum Rewards Credit Card Account.

Section E: Benefits

12. Overseas Travel Insurance

12.1 Travel cancellation cover

Specific Definitions under Travel Cancellation Cover

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

- a) there is a natural disaster, or a natural disaster has recently happened or is reasonably expected to happen either at Your destination or at Your or Your Travel Companion's normal residence in Australia; or
- b) whilst overseas You or Your Travel Companion's travel documents are lost or stolen; or
- c) Your or Your Travel Companion's normal residence in Australia is destroyed; or
- d) You or Your Travel Companion are quarantined; or
- e) You or Your Travel Companion are subpoenaed to attend court in Australia; or
- f) You, Your Travel Companion or a Close Relative living in Australia:
 - i. die/s; or
 - ii. sustain/s a serious Injury; or
 - iii. become/s seriously ill.

We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the cancellation was appropriate and reasonably necessary.
- g) the unexpected cancellation of You or Your Travel Companion's authorised prearranged leave provided, the person whose leave has been cancelled is a full time employee of the police, fire, ambulance, defence or emergency services;
- h) You or Your Travel Companion having to sit unexpected exams in regard to studies either of you are undertaking;
- i) a Special Event has been cancelled or postponed for reasons beyond Your expectations or control;
- j) Your arranged travel is cancelled or delayed by the carrier because of unexpected:
 - i. severe weather conditions; or
 - ii. natural disasters; or

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

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

12.3 Cover

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

- a) In the event of Travel Disruption and You continue Your travel, We will pay:
 - for any part of Your cancelled travel arrangements that:
 - You have paid for but are unable to use; and
 - that are non-refundable; or
 - the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. We will pay these costs minus the amount of any refundable part of Your cancelled travel arrangements. We will only pay to upgrade Your travel on the type of transport You chose in Your cancelled travel arrangements.
- b) We will also pay for any part of Your cancelled accommodation arrangements that:
 - You have paid for but are unable to use; and
 - which are non-refundable.
- c) In the event of Travel Disruption and You do not continue Your travel, We will pay for any part of Your cancelled travel and accommodation arrangements that:
 - You have paid for, but will not use; and
 - which are non-refundable.

For the agent's cancellation fee, We will pay the lesser of \$500 or 15% of the value of travel.

- 12.4 Exclusions applicable to Travel Cancellation Cover
- a) Cover does not extend to any loss arising from;
 - i) Pre-Existing Medical Conditions.
 - ii) Additional costs incurred due to Your failure to notify the carrier or travel agent immediately that the Trip is to be cancelled or curtailed.
 - iii) Claims resulting from Your failure to hold or obtain a valid passport or visa in time for the booked Trip.
 - iv) Your failure to check-in at the required time for any flight, sea crossing or train journey.
 - v) Subject to Clause 16.2(g), cancellation caused by work commitments or amendment of Your holiday entitlement by Your employer.
 - vi) Financial loss in respect of travel or accommodation booked and paid for by You on behalf of anyone who is not a Bendigo Platinum Rewards Credit Card Cardholder, Dependent Child or Spouse.
 - vii) Travel Disruption claims where You are unable to supply a medical certificate from the appropriate Doctor confirming cancellation was necessary and unavoidable.

12.5 Excess applicable to Travel Cancellation Cover: the first \$250 per claim.

13. Medical Expenses cover

Specific Definitions under Medical Emergency Expenses Cover

- 13.1 Manual Work means paid work which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial, supervisory, sales or administrative capacity). It also means manual labour of any kind including but not restricted to, hands-on work as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator, or builder.
- 13.2 Medical Emergency means an injury, sudden and unforeseen illness, or dental pain, suffered by You while on a Trip, which results in immediate Treatment which cannot be delayed until Your return to Australia and is deemed necessary by a Doctor and the Emergency Assistance Company. Medical Emergency excludes any injury, illness or

dental pain arising from or associated with a Pre-Existing Medical Condition.

13.3 Repatriation/Evacuation means Your:

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

13.4 Cover

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

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

- a) for Your Repatriation/Evacuation if approved by the Emergency Assistance Company's senior medical officer and following consultation with the attending Doctor.
- b) the cost of Treatment to meet Your immediate needs.
- c) emergency dental Treatment up to a maximum of \$1,250.
- d) \$100 per complete twenty-four (24) hours that You are hospitalised as an in-patient whilst on a Trip up to a maximum of \$12,000, to cover incidental expenses.
- e) if medically necessary We will also pay for a Close Relative or friend to travel to where You are, to either care for you or to escort You back to Your normal residence in Australia as agreed by the Emergency Assistance Company.

13.6 In the event of a Medical Emergency the Emergency Assistance Company may:

- a) arrange and refer You to physicians, hospitals, clinics, private duty nurses, dentists, dental clinics, pharmacies, ophthalmologists,

opticians and suppliers of contact lenses, ambulance and medical aid equipment;

- b) organise Your admission to an appropriate hospital and guarantee and advance medical expenses.

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

- a) transportation of Your remains to Australia; or
- b) cremation and subsequent transportation of Your remains to Australia; or
- c) local burial up to \$20,000 per person up to \$100,000 per family.

In an emergency Contact Chubb Assistance as soon as You have an emergency on 1300 342 802 or international call + 61 2 8912 9776 and provide Your Bendigo Platinum Rewards Card number and as much information as possible. Please provide a telephone, fax number or email address where You can be contacted.

13.8 Terms and Conditions applicable to Medical Emergency Expenses Cover

13.9 Where practical, all medical costs over \$1,500 must have prior authorisation. You must contact the Emergency Assistance Company as soon as a claim or potential claim arises. You must contact the Emergency Assistance Company before incurring expenses or as soon as physically possible, to obtain prior authorisation. We may limit Your claim if you did not notify Emergency Assistance Company, it was reasonably practicable for you to notify Emergency Assistance Company and Chubb has been prejudiced due to the late notification. For example, Chubb and/or Chubb Assistance has negotiated special rates with certain medical services providers and Chubb reserves the right to limit its liability to the costs that would have been incurred, had You complied with the claims notifications provisions.

13.10 You must take all reasonable measures to prevent, avoid or minimise any claim and avoid danger except in an attempt to save human life. Any claim submitted will be assessed on the basis of how a reasonable person would have acted in the same circumstances. For example, We will not cover any loss if the Commonwealth Department of Affairs (DFAT) issued a 'do not travel' warning prior to the time of booking the Scheduled Flight. Please refer to the smart traveller website (<https://smartraveller.gov.au/>) for the status of each country. However, if You want to cancel a

Scheduled Flight due to a 'do not travel' DFAT warning issued after the booking, then the cancellation costs claim will be covered under the Travel Cancellation benefit as the trip was cancelled due to unforeseen circumstances.

13.11 You must permit Chubb any reasonable examination into cause and extent of loss and/or damage.

13.12 If You brought about the loss intentionally or through gross negligence or You attempt to deceive Us, then We are not liable for payment and/or service.

13.13 We will make every effort to apply the full range of services stated in the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.

13.14 We will pay expenses associated with a Medical Emergency occurring within the territorial waters of Australia only provided;

- a) no payment is incurred as a result of the rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the *Health Insurance Act 1973* (Cth) or any succeeding legislation to that Act; and
- b) no payment is incurred which would constitute "health insurance business" as defined under the *Private Health Insurance Act, 2007* (Cth) or any succeeding legislation to that Act.

13.15 The cover under this section is supplementary and is not a substitute for other insurance, which also covers these benefits. This also applies to insurance policies that state that their coverage is subsidiary to others. We will only pay amounts to the extent that they have not been paid by other insurance. You have the choice of which insurer to contact. By contacting the Emergency Assistance Company or Chubb, You agree to inform them of any other insurance coverage and seek reimbursement from the other insurer(s) and/or state benefit provider. We only pay in respect of costs relating to travel emergencies. In order for the Appointed Claims Handler to evaluate the facts of a medical situation You must release Your treating physician from their doctor/patient confidentiality.

13.16 Exclusions under Medical Emergency Expenses Cover

Cover does not extend to any loss arising from:

- a) Pre-Existing Medical Conditions.

- b) You travelling against the advice of a Doctor.
- c) Pregnancy or childbirth:
 - i) where the conception was medically assisted; or
 - ii) after the twenty-fourth (24th) week of pregnancy; or
 - iii) where the problem arising is not a unexpected serious medical complication.
- d) Participation in Special Sports or extreme sports where special equipment, training and preparation are required.
- e) You engaging in Manual Work.
- f) Costs related to dentures, crowns and orthodontics.
- g) Any costs You incur outside Australia after the date the Emergency Assistance Company tells You that You should return to Australia.
- h) Cost of Treatment performed by Close Relatives.
- i) Coffins and/or urns in excess of those which meet international airline standards for transportation of mortal remains.
- j) Sexually transmitted diseases.
- k) HIV (Human Immunodeficiency Virus) and/ or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome) and/or any mutant derivatives or variations thereof however caused.
- l) Any costs incurred in Australia.
- m) Claims arising from a Trip involving preplanned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons unless the Emergency Assistance Company's senior medical officer agrees that such Treatment is necessary as a result of any covered accident.

13.17 Excess applicable to Medical Emergency Expenses Cover: \$250 per person, per claim.

14. Funeral Expenses/Repatriation of Remains Cover

14.1 Cover

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

If, during Your Trip, You die, We will pay reasonable funeral or cremation expenses or the cost of returning Your remains to Your Home. We will pay up to \$20,000 per covered

person, up to a maximum limit of \$100,000 per Bendigo Platinum Rewards Credit Card Account.

14.2 Excess applicable to Funeral Expenses/Repatriation of Remains Cover: \$250 per person, per claim.

15. Hospital Cash Cover

15.1 Cover

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

If, during Your Trip, You are hospitalised, We will pay You \$100 for each twenty-four (24) hour period You are confined to a hospital overseas, provided that the period of confinement exceeds forty-eight (48) hours, up to a maximum limit per covered person of \$12,000. The maximum amount that We will pay per Bendigo Platinum Rewards Credit Card Account is \$150 per day, up to a total limit of \$15,000.

15.2 Excess applicable to Hospital Cash Cover:

Nil excess.

16. Mugging Cover

16.1 Cover

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

If You suffer an Injury and are hospitalised as an in-patient as a result of a mugging attack, we will pay You \$500, in addition to other hospital expenses cover.

You must report the mugging to the police within twenty four (24) hours of the attack, and obtain a police report.

16.2 Excess applicable to Hospital Cash Cover:

Nil excess

17. Domestic Pet Cover

17.1 Cover

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

If You are delayed beyond Your original Trip return date, and the delay was unforeseen and outside Your control, and as a result of this delay You are charged additional boarding fees for Your domestic pets in boarding while You are on Your Trip, we will pay You up to \$50 for each twenty four (24) hour

	period of Your delay, up to a limit of \$500 per Bendigo Platinum Rewards Credit Card Account.		\$250 per person per claim.
17.2	Excess applicable to Domestic Pet Cover \$250 per person, per claim.	20. Special Events Cover	
18. Loss of Income Cover		20.1	Cover Cover is provided under this part for the following benefit, subject to all terms, conditions and limitations set out in this document. If Your Trip is delayed due to an unforeseeable circumstance outside Your control, resulting in You being unable to arrive in time for a Special Event, which cannot be delayed due to Your late arrival , We will pay You for the reasonable additional cost of using alternative public transport to arrive at the destination of the Special Event on time, up to a maximum of \$3,500.
18.1	Cover Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document. If, during Your Trip, You suffer an Injury resulting in You being unable to resume Your usual work in Australia, and provided this is certified by a Doctor, after a no claim period of thirty (30) days from the date You originally planned to resume Your work in Australia, We will pay You the equivalent of Your weekly wage (gross of income tax) up to \$2,000 per week, up to a maximum amount of \$12,000 or for a maximum period of seven (7) months from the date You originally planned to resume Your work, whichever the lesser.	20.2	Excess applicable to Special Events Cover: \$250 per person, per claim
18.2	Exclusions under loss of income cover We will not pay: a) for any period that You were not scheduled to be working; or b) if You did not have work to which to return.	21. Resumption of Journey Cover	
18.3	Excess applicable to Loss of Income Cover: \$250 per person, per claim.	21.1	Cover Cover is provided under this part for the following benefit, subject to all terms, conditions and limitations set out in this document.
19. Travel Delay Cover		21.2	Resumption of Journey Cover In the event that You have to interrupt Your Trip and return to Australia immediately following the death of a Close Relative and then resume Your Trip, we will reimburse the costs of an economy air ticket to Australia and an economy air ticket to return You to the overseas location from where You came (as stated in Your original itinerary) up to the limit of \$6,000 per person to a maximum of \$12,000 per Bendigo Platinum Rewards Credit Card Account.
19.1	Cover Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document. If the departure of any scheduled transport in which You have arranged to travel is delayed for at least six (6) hours due to any unforeseen cause outside Your control we will reimburse your reasonable additional meal and accommodation costs up to \$1,000 per covered person to a maximum of \$2,000 per Bendigo Platinum Rewards Credit Card Account. This benefit is only payable when You supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.	21.3	Terms and Conditions applicable to Resumption of Journey Cover We will only pay if: a) You resume Your Trip within thirty (30) days of returning to Australia; b) The Trip had not ended before Your return and there is at least a fortnight (ortwenty-five per cent (25%) of the time) of the Trip remaining (whichever is greater); c) the death occurred after You booked the Trip; and d) the claim is not excluded elsewhere under these Terms and Conditions. However, if the exclusion is due to Your Close Relative's Pre-Existing Medical Condition, We will pay benefits
19.2	Excess applicable to Travel Delay Cover:		

provided that before the Trip was commenced a Doctor had not declared Your Close Relative as being terminally ill.

21.4 Excess applicable to Resumption of Journey Cover:
\$250 per person per claim.

22. **Baggage, Money and Documents**

Specific Definitions under Baggage, Money and Documents Cover

- 22.1 Money and Documents means currency; travellers cheques; hotel and other redeemable holiday vouchers; petrol coupons; travel tickets; passports; visas; driving licenses; plus the wallet, purse or similar article in which these are carried, when;
- a) being carried by You, on or about You, or attached to You; or
 - b) in a locked safety deposit box; or
 - c) in the locked Secure Area of a motor vehicle between the hours of 0900 and 2100; or
 - d) in Your locked hotel room and there is evidence of forced entry.
 - e) in a locked security box within Your hotel and there is evidence of forced entry.
- 22.2 Secure Area means the locked dashboard; glove compartment; boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or estate provided all items are out of sight; the fixed storage units of motorised or towed caravan or a locked luggage box locked to a roof rack locked to the vehicle.
- 22.3 Personal Baggage means items of necessity, ornament or personal convenience including clothing and personal effects worn or carried by You for Your individual use during the Trip.
- 22.4 Pair or Set means a number of Personal Baggage items used together, associated as being similar or complimentary.
- 22.5 Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; radios; binoculars; audio, photographic and video equipment; mobile phones; printers; personal organisers and games consoles; personal computers; printers and modems.
- 22.6 Cover
- Cover is provided under this section for the following benefits, subject to all terms, conditions and limitations set out in this document.

22.7 If, during a Trip, Your Personal Baggage or Money and Documents are damaged or destroyed, lost or stolen and not recovered, We will reimburse You up to the following amounts for the loss of, replacement of or repair of the items concerned:

- a) \$15,000 in total overall per covered person, with a maximum of \$20,000 per Bendigo Platinum Rewards Credit Card Account in any one three hundred and sixty-five (365) day period.
- b) Clothing and personal items – \$1,500 per item.
- c) Jewellery, furs, articles containing precious metals or precious stones & watches – \$2,500 per item.
- d) Cameras and associated equipment/accessories – \$2,500.
- e) Laptop computers and associated equipment/accessories – \$2,500 in total.
- f) Travel documents, traveller's cheques, credit cards, cash – \$500 per covered person, up to a maximum of \$1,000 per Bendigo Platinum Rewards Credit Card Account.

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

22.8 We will also provide up to \$500 per covered person with a maximum of \$1,000 per Bendigo Platinum Rewards Credit Card Account for the emergency replacement of Your clothes and toiletries, if Your entire luggage is delayed, misdirected, or temporarily misplaced by any carrier for more than twelve (12) hours.

22.9 If Your travel documents, credit cards or travellers cheques or cash are accidentally lost or stolen, You are covered up to \$500 per person, to a maximum of \$1,000 per Bendigo Platinum Rewards Credit Card Account for their replacement and any legal liability for payment arising out of their unauthorised use, only if:

- a) You have complied with all the conditions You agreed to when Your travel documents, credit cards or cheques were issued; and
- b) You have reported the loss to the appropriate authorities (e.g. bank) as soon as possible after the discovery of the loss.

22.10 Terms and Conditions applicable to Baggage, Money and Documents Cover

- a) We shall have the option of paying You for the loss of, or replacement of, or repair of the items concerned.
- b) Payment will be based on the item's current purchase price subject to a deduction for wear and tear.
- c) You must prove Your ownership of the property and prove the value of the property (e.g. receipt or valuation for jewellery). If You cannot prove the value of Your property, the most we will pay for each individual item is ten percent (10%) of the limit shown for the type of item.
- d) You will need to transfer to Us, on Our request and at Your expense, any damaged item, and assign the legal rights to recover from the party responsible up to the amount We have paid.
- e) You must take sufficient precautions to secure the safety of all items, and must not leave them unsecured or unattended or outside Your reach at any time in a place to which the public have access.
- f) Cover in respect of theft from an unattended motor vehicle is subject to the following:
 - i) items must be locked out of sight in a Secure Area; and
 - ii) forcible and violent means must have been used by an unauthorised person to gain entry to the vehicle; and
 - iii) evidence of such entry is available.
- g) To support all claims You must supply the item's original purchase receipt or an alternative written or printed proof of the purchase price.
- h) You must supply all Your original invoices, receipts and reports to Chubb ensuring You keep a copy of the documents sent.
- i) Claims for loss, theft or criminal damage must be reported to the local police, carrier, tour operator or accommodation manager and a written report obtained within forty-eight (48) hours of the incident occurring.
- j) Claims for damage of items in transit must be reported to the carrier and a written report obtained within twenty-four (24) hours of receiving Your Personal Baggage.
- k) No claim will be paid for Clauses g) or h) above unless You supply written evidence as required confirming the incident occurred during the Trip.

22.11 Exclusions applicable to Baggage, Money and Documents Cover

Cover does not extend to any loss:

- a) of items loaned, hired or entrusted to You.
- b) of Personal Baggage stolen from an unattended motor vehicle if the items have not been locked in the Secure Area.
- c) of Valuables, whether stolen, damaged or destroyed, in an unattended motor vehicle or in checked-in baggage.
- d) caused or contributed to by the electrical or mechanical breakdown of the item.
- e) caused or contributed to by wear and tear, moth, vermin, denting, scratching or any process of dyeing or cleaning.
- f) caused or contributed to by the confiscation or destruction by order of any government or public authority.
- g) or damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel, or motor vehicle.
- h) or damage to sports gear and activity equipment while in use.
- i) in respect of a Pair or Set of items, except that We will be liable only for the value of that part of the Pair or Set which has been lost, stolen, damaged or destroyed.
- j) in respect of Money and Documents:
 - caused or contributed to by shortages, errors, omissions, depreciation in value; or
 - caused or contributed to by claims from hotel rooms while occupied by You unless evidence is available of the forcible and violent means used by an unauthorised person to gain entry to the room.
- k) to animals; antiques and historical artefacts; boats, canoes and their ancillary equipment; bonds, securities, stamps, coupons, vouchers or documents of any kind other than those within the definition of Money and Documents; business goods or specialised equipment relating to a trade or profession; china; contact or corneal lenses; dentures; glass; hearing aids; keys; musical instruments; motor vehicles or accessories; pedal cycles; pictures; photos.

22.12 Excess applicable to Baggage, Money and Documents Cover:

\$250 per person, per claim.

23. Personal Liability Cover

23.1 Cover

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

23.2 Personal Liability Cover

- a) If, during Your Trip, You become liable to pay damages for Injury to any person, or accidental loss or damage to property, We will pay costs up to \$2,500,000;
- b) that are recoverable from You;
- c) that are incurred with Our consent;
- d) for representation at any coroner's inquest or fatal accident inquiry or in a court of summary jurisdiction.

We will only pay \$2,500,000 for damages or costs arising directly or indirectly from one (1) cause.

23.3 Terms and Conditions applicable to Personal Liability Cover

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

We may at any time make full and final settlement of any claim. We will have no further liability in respect of such events(s) except for the payment of costs and expenses incurred prior to the date of settlement.

23.4 Exclusions under Personal Liability Cover

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

- a) Injury to any person who is a member of Your family or under a contract of service or apprenticeship with You.
- b) Loss of or damage to any material property belonging to You, or in Your care, custody or control, or belonging to a member of Your family, or anyone under a contract of service or apprenticeship with You. This does not apply to loss of or damage to buildings and their contents temporarily occupied by You during a Trip.
- c) Liability You incur under a contract or agreement which would not have existed in law in the absence of such contract or agreement.

- d) Injury or loss of or damage to material property arising directly or indirectly out of the ownership, possession, control or use by You or on Your behalf of:

- mechanically propelled vehicles, aircraft, hovercraft or watercraft (other than nonmechanically propelled watercraft less than ten (10) metres in length);
- firearms; animals (other than horses and domestic cats and dogs).

- e) Injury or loss of or damage to material property arising directly or indirectly in connection with:
 - the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a Trip;
 - the carrying on of any trade, business or profession.

- f) Liability arising directly or indirectly from Special Sports and abseiling; American football; baseball; bob sleigh; bungee jumping; canoeing; clay pigeon shooting; deep sea fishing; fell running; go-karting; hang gliding; heli-skiing; hockey; horse riding; hot air ballooning; ice hockey; jet biking and jet skiing; luge; martial arts; microlighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; potholing; quad biking; rock climbing; rugby; scuba diving deeper than thirty (30) metres; skeleton; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where You or any other tourists will be carrying guns); trekking; war games/paint ball; white water canoeing and rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

23.5 Excess applicable to Personal Liability Cover:
\$250 per person, per claim.

24. Accidental Loss of Life Cover

24.1 Cover

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

We will cover You, if whilst on Your Trip You die as a result of an Injury sustained in an accident (but not illness or disease) and Clause 31 Transport Accident Insurance benefit included in this document does not provide a "Loss of Life" benefit for the accident.

We will pay \$20,000 per covered person up to a maximum of \$100,000 per Bendigo Platinum Rewards Credit Card Account.

The death must occur within twelve (12) months of the accident and the accident must have been caused by violent, external and visible means and

must be supported by a death certificate, signed by a qualified and registered member of the medical profession.

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

24.2 Excess applicable to Accidental Loss of Life Cover:
\$250 per person, per claim.

25. Hijack Cover

25.1 Cover

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

If, during Your Trip, You are detained on a Common Carrier Conveyance due to it being hijacked by persons using violence or threat of violence, We will pay You \$100 for each twenty-four (24) hours You are forcibly detained by the hijackers, up to the maximum amount of \$10,000 per covered person. The maximum amount We will pay under the Bendigo Platinum Rewards Credit Card Account is \$20,000.

25.2 Excess applicable to Hijack Cover:
Nil excess.

26. Kidnap & Ransom Cover

Specific definitions under Kidnap & Ransom Cover

26.1 Expenses means any of the following:

- a) reasonable payment made by You or Your family to a person providing information which leads to the arrest of the individuals responsible for Your Kidnap;
- b) reasonable and customary loan costs incurred by You or Your family from a financial institution providing money to be used for payment of Ransom Monies;
- c) reasonable and customary travel and accommodation costs incurred by up to two (2) Close Relatives as a result of a Kidnap;
- d) Your travel costs to join Your immediate family upon Your release. Travel costs will be at economy fare;
- e) reasonable and customary fees and expenses of a qualified interpreter assisting in the event of a Kidnap; and
- f) any other reasonable and customary expenses incurred with Our prior approval in resolving a Kidnap of You.

26.2 Ransom Monies means consideration paid to a person believed to be responsible for the Kidnap to

secure the return of a Kidnap victim, including but not limited to cash, securities, marketable goods or services, property or monetary instruments.

26.3 Kidnap means the illegal abduction and holding hostage of You for the purpose of demanding Ransom Monies as a condition of release. A Kidnap in which more than one person is abducted shall be considered a single Kidnap.

26.4 Cover

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

26.5 If during Your Trip, You are Kidnapped or allegedly Kidnapped, We will reimburse You or Your family for the following, up to a maximum of \$100,000:

- a) Ransom Monies;
- b) loss due to destruction, disappearance, seizure or usurpation of Ransom Monies while being delivered to a person demanding those monies by anyone who is authorised by You or Your family to have custody thereof, provided however, that the Kidnap which gave rise to the delivery is covered under these Terms and Conditions; and
- c) the amount paid by You or Your family for Expenses resulting directly from a Kidnap was paid within three (3) months of the Kidnap.
- d) reasonable costs of retaining independent security consultants for the exclusive function of investigating the Kidnap, negotiating Your release, paying any ransom or recovery provided that We have given Our prior written consent to the use of such consultants.

26.6 Exclusions under Kidnap and Ransom Cover

Cover does not extend to:

- a) any loss resulting from the surrender of money or property as the result of a face-to-face encounter involving the use or threat of force or violence unless such monies or property are Ransom Monies being stored or transported for the purpose of paying a Kidnap demand.
- b) any loss from Your Kidnap where You were permanently residing or staying for more than thirty (30) consecutive days in the country where the Kidnap occurs.
- c) any fraudulent or dishonest act committed by You, Your family members or any other person authorised to have custody of Ransom Monies.

26.7 Excess applicable to Kidnap and Ransom Cover:

Nil excess.

27. Transport Accident Insurance

27.1 Cover

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

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

If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in, or boarding or alighting from, or being struck by a Common Carrier Conveyance, We will pay the applicable benefit amount noted in Clause 31.7 of this section entitled "Benefit Amounts and Covered Limits".

27.3 Loss arising from transport to/from a Common Carrier Conveyance:

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

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

We will pay the applicable benefit amount noted in Clause 31.7 of this section entitled "Benefit Amounts and Covered Limits".

27.4 Loss arising while in a departure terminal or destination terminal:

If whilst on a Common Carrier Conveyance Trip You sustain an Injury due to an accident while You are in either the point of departure terminal or destination terminal (both as designated on the Your ticket) either immediately before or immediately after taking a Common Carrier Conveyance, We will pay the applicable benefit amount noted in Clause 31.7 of this section entitled "Benefit Amounts and Covered Limits".

27.5 Loss arising from exposure:

If whilst on a Common Carrier Conveyance Trip You are unavoidably exposed to the elements and sustain an Injury, other than loss of life, due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, We will pay the applicable benefit amount noted in Clause 31.7 of this section entitled "Benefit Amounts and Covered Limits".

27.6 Loss arising from disappearance:

If whilst on a Common Carrier Conveyance Trip You disappear due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, and Your body has not been found within fifty-two (52) weeks after the date of such accident, it will be presumed, subject to there being no evidence to the

contrary, that You suffered loss of life and We will pay the applicable benefit amount noted in Clause 31.7 of this section entitled "Benefit Amounts and Covered Limits".

27.7 Benefit Amounts and Covered Limits:

Loss type	Benefit Amount
Accidental loss of life	\$500,000
Dismemberment	
Loss of both hands or both feet	\$250,000
Loss of one (1) hand and one (1) foot	\$250,000
Loss of entire sight of both eyes	\$250,000
Loss of entire sight of one (1) eye and one (1) hand or one (1) foot	\$250,000
Loss of one (1) hand or one (1) foot	\$150,000
Loss of the entire sight of one (1) eye	\$150,000

27.8 Terms and Conditions applicable to Transport Accident Cover

27.9 In no event will We pay for more than one (1) Loss sustained by You as a result of any one (1) accident. Where more than one (1) type of Loss is sustained, the benefit will be paid for the greatest Loss amount.

27.10 If You are entitled to make a claim We will only make one (1) payment per Bendigo Platinum Rewards Credit Card Account equal to the highest benefit amount payable in relation to the accident and Loss in question.

27.11 Benefits will be paid in Australian currency to You or to Your estate.

27.12 The maximum amount We will pay for all losses arising out of one event is \$2,000,000. This means that if as a result of one incident a number of Bendigo Platinum Rewards Credit Card Account holders were injured, We would pay each on a proportional basis (using the above schedule) up to a total of \$2,000,000.

27.13 Excess applicable to Transport Accident Cover:

Nil excess.

28. Purchase Protection Insurance

Specific Definitions under Purchase Protection Insurance

28.1 Pair or Set means a number of Eligible Items used together, associated as being similar or complimentary.

28.2 Eligible Item means an item that is:

- a) purchased solely for personal use; and
- b) new and has not been used; and
- c) not purchased privately; and

- d) the cost of which has been charged to Your Bendigo Platinum Rewards Credit Card Account.
- but does not include an item that is:
- e) acquired for the purpose of re-supply/re-sale; or
- f) acquired for transformation in a business; or
- g) purchased in a business name; or
- h) business owned or business related articles; or
- i) an animal or plant life; or
- j) computer software or a non-tangible article; or
- k) cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related articles, tickets of any description, travellers cheques, or collections such as stamps, coins and cards; or
- l) consumable or perishable (including but not limited to food, drugs, fuel or oil); or
- m) a boat, automobile, motorboat, airplane or any other motorised vehicle, or their integral parts and installed accessories; or
- n) a second-hand article, including antiques; or
- o) an article of contraband; or
- p) real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which form part of, or are intended to form part of, any home or real estate; or
- q) an item acquired for a purchase price exceeding \$5,000.
- 28.3 Purchase Price means the amount shown on Your Bendigo Platinum Rewards Credit Card Account billing statement.
- 28.4 Cover
- Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.
- 28.5 Theft or damage of Eligible Items Following theft or damage to an Eligible Item within ninety (90) days of purchase, We will repair the Eligible Item or credit Your Bendigo Platinum Rewards Credit Card Account with an amount not exceeding the Purchase Price of the Eligible Item. We will pay up to:
- a) \$25,000 in any one (1) three hundred and sixty-five (365) day period;
- b) \$5,000 per item.
- 28.6 Terms and Conditions applicable to Purchase Protection Insurance
- 28.7 If an Eligible Item has been partially paid for with Your Bendigo Platinum Rewards Credit Card Account, then We will only pay that percentage of the price.
- 28.8 Claims made for an Eligible Item belonging to a Pair or Set, will be paid to You up to the full Purchase Price of the Pair or Set, provided the items are not useable individually and cannot be replaced.
- 28.9 Eligible Items which are left unattended in a place accessible to the public and which are not subsequently recovered shall not constitute theft.
- 28.10 If You purchase the Eligible Item as a gift for someone else, You may request for Us to pay a valid claim directly to the recipient of the gift.
- 28.11 In the event of a claim You must provide Us with copies of invoices and/or receipts relating to the Eligible Item verifying the items were charged to Your Bendigo Platinum Rewards Credit Card Account and upon request, You must also provide Us with the damaged Eligible Item or receipt as proof of mailing/shipping.
- 28.12 Exclusions under Purchase Protection Insurance
- Cover does not extend to any loss arising from:
- a) Damage to Eligible Items physically abused by You.
- b) Lost or stolen Eligible Items not reported to the Police within forty-eight (48) hours of discovery and a written report obtained.
- c) Eligible Items which are left unattended in a place accessible to the public.
- d) Normal wear and tear to Eligible Items.
- e) Damage to Eligible Items caused by product defects.
- f) Theft or damage to Eligible Items in a vehicle.
- g) Theft, or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under Your personal supervision or under the supervision of a travelling companion previously known to You.
- h) Theft, or damage to cash, its equivalents, traveller's cheques, tickets or negotiable instruments.
- i) Theft, or damage to animals, living plants, perishable goods.
- j) Theft or damage to items from Your home or office.
- 28.13 Excess applicable to Purchase Protection Insurance:
- \$250 per person, per claim.
- 29. Extended Warranty Insurance**
- Specific Definitions under Extended Warranty Insurance
- 29.1 Eligible Product(s) means a product which:
- a) is purchased by You in full using Your Bendigo Platinum Rewards Credit Card Account;

- b) is purchased new (i.e. it must not have been used in any way at the time of purchase);
- c) is purchased with an original manufacturer's serial number;
- d) is subject to an Original Warranty;
- e) is only used wholly for personal, domestic or non-commercial purposes;
- f) is not within the Excluded Products list; and
- g) has a purchase price of less than or equal to \$5,000 (including GST).

but does not include a product which is:

- h) acquired for the purpose of re-supply/re-sale; or
- i) acquired for transformation in a business; or
- j) purchased in a business name; or
- k) business owned or business related items; or
- l) an animal or plant life; or
- m) computer software or non tangible items; or
- n) cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, travellers cheques, or collections such as stamps, coins and cards; or
- o) consumable or perishable items (including but not limited to food, drugs, fuel or oil); or
- p) a boat, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
- q) second-hand, including antiques; or
- r) items of contraband; or
- s) real estate or movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate; or
- t) acquired for a purchase price exceeding \$5,000.

29.2 Original Warranty means a manufacturer's written warranty that is applicable within Australia to the product that is more than six (6) months but does not exceed four (4) years.

29.3 Cover

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

You will receive automatic cover for the breakdown or defect of Eligible Product(s) purchased by You using Your Bendigo Platinum Rewards Credit Card Account provided that the failure is covered by the Original Warranty, from the time the Original Warranty for the product ends until the end of the Extended Warranty period that applies (usually this

is the same period of time as Your original warranty but it will not exceed a year).

By way of an example, Extended Warranty commences on expiry of the original manufacturer's warranty for the period as follows:

Original Warranty	Extended Warranty
6 months	6 months
11 months	11 months
1 – 4 years	1 year
4+ years	No Cover

29.4 We may at Our option:

- a) repair, rebuild or replace the product; or
- b) pay the reasonable costs to repair, rebuild, or replace the product; or
- c) pay the actual purchase price (including GST) of the Eligible Product(s) charged to the Bendigo Platinum Rewards Credit Card Account; and
- d) The maximum amount We will pay for all claims by a Bendigo Platinum Rewards Credit Card Cardholder in any twelve (12) month period is \$25,000 (including GST).

Please make sure You keep a copy of the Original Warranty, the sales receipt and Bendigo Platinum Rewards Credit Card Account statement showing the purchases as You need these in order to make a claim.

29.5 Exclusions under Extended Warranty Insurance

Extended Warranty does not cover the following:

- a) any loss or damage caused by a failure to take reasonable care in the circumstances to protect and maintain the product against loss or damage or to take reasonable care to mitigate any loss or damage to the property;
- b) any costs other than for parts and or labour costs resulting from a covered breakdown or defect;
- c) any obligations, costs or losses beyond those set out in the Original Warranty;
- d) any payments, costs, expenses or claims for bodily injury, property damage, consequential loss of damage, loss of profit, punitive damages or legal costs associated in any way with the product;
- e) any repair or rebuilding undertaken other than by Chubb or its authorised representatives;
- f) any Excluded Product(s).

- 29.6 Claiming for Extended Warranty
- In order to claim for Extended Warranty, You must:
- a) provide a copy of the Original Warranty to Us.
 - b) provide detailed explanation and proof of breakdown and defects to Us, including sales receipt and Bendigo Platinum Rewards Credit Card statement showing the purchase and any other documentation necessary to support Your claim.
 - c) disclose to Us details of any other insurance cover under which you may be entitled to claim.
 - d) retain the Eligible Product(s) for inspection by Us or Our authorised representative.
 - e) give Chubb all necessary information and assistance We reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which it shall or would become entitled or subrogated upon it making good any loss or damage under this Master Policy.
- 29.7 Excess applicable to Extended Warranty Insurance: \$250 excess.
- 30. Best Price Guarantee Cover**
- Specific Definitions under Best Price Guarantee Cover
- 30.1 One-Of-A-Kind means a rare or unique item.
- 30.2 Cover
- Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.
- If, within 30 days of charging the entire cost of an item to Your Bendigo Platinum Rewards Credit Card, the exact item and/or model is advertised by the same store or any other store with the same name for a price of at least \$100 less than Your purchase price, We will pay the difference between the purchase price and the advertised reduced price, up to \$1,000 per item.
- You can claim a maximum of \$1,000 under the Best Price Guarantee Cover in any 12 month period.
- 30.3 Exclusions under Best Price Guarantee Cover
- Best Price Guarantee Cover
- We will not pay if:
- a) the item was not purchased on Your eligible Bendigo Platinum Rewards Credit Card.
 - b) the item purchased is one of the following
 - i) animals or living plants;
 - ii) cash or its equivalent;
 - iii) jewellery;
 - iv) One-Of-A-Kind items;
 - v) precious metals or precious stones;
 - vi) perishable goods, groceries, foodstuffs, beverages or other household consumables;
 - vii) special order items or tailor made items; or
 - viii) used or second hand goods.
 - c) the reduced price is available due to one of the following:
 - i) the item being offered during a 'limited quantity', 'going out of business', 'closing down' or similar sale; or
 - ii) the item being reduced is a floor display, imperfect, seconds or a damaged item.
- 30.4 Excess applicable to Best Price Guarantee Cover
- Nil excess
- 31. Global Hire Car Excess Waiver Cover**
- Specific Definitions under Global Hire Car Excess Waiver Cover
- 31.1 Car Rental Company means the company that You have entered a Vehicle Rental Agreement with.
- 31.2 Collision Excess means the specified first amount listed in the Vehicle Rental Agreement that You have agreed to pay as a result of damage to a Hire Car.
- 31.3 Hire Car means a rented passenger vehicle rented from a licensed motor vehicle rental company.
- 31.4 Hirer means the person named as the hirer on the Vehicle Rental Agreement, who has provided their credit card details to the car rental company, but not a Joint Hirer.
- 31.5 Joint Hirer means a person named as a joint hirer on the Vehicle Rental Agreement.
- 31.6 Vehicle Rental Agreement(s) means the written agreement between You and the Car Rental Company, which stipulates the terms You agree to follow when renting the Hire Car, and for which the cost of hire has been charged to Your Bendigo Platinum Rewards Credit Card Account.
- 31.7 Cover
- Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.
- 31.8 If You become legally liable to pay any Collision Excess in respect of loss or damage to a Hire Car during the rental period stipulated in the Vehicle

- Rental Agreement, We will reimburse You any Collision Excess that You have paid under that Vehicle Rental Agreement(s) up to \$5,000, provided:
- a) the Hire Car must be rented from a licensed Car Rental Company; and
 - b) as part of the hiring arrangement You must take up motor insurance offered by the Car Rental Company, against loss or damage to the Hire Car; and
 - c) You must comply with all the requirements of the Car Rental Company under the Vehicle Rental Agreement and of the Hire Car insurer.
 - d) You were the Hirer of the Hire Car or You are a Joint Hirer and You were driving the Hire Car when the accident occurred.
- 31.9 Exclusions applicable to Global Hire Car Excess Waiver Cover Global Hire Car Excess Waiver Cover does not extend to any loss or damage:
- a) resulting from the operation of the Hire Car in violation of the terms of the Vehicle Rental Agreement; or
 - b) that is wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
 - c) caused or contributed to by driving the Hire Car on non-public roads; or
 - d) where the driver of the car is not listed on the Vehicle Rental Agreement; or
 - e) where You are the Joint Hirer and were not driving when the accident occurred; or
 - f) where the Car Rental Company is not suitably licensed or authorised, under applicable law or regulation, to hire out vehicles.
- 31.10 Excess applicable to Global Hire Car Excess Waiver Cover
\$250 excess per claim.
- 32. Domestic Flight Inconvenience Insurance**
Specific Definitions under Domestic Flight Inconvenience Insurance.
- 32.1 Domestic Flight means travel on a registered passenger airline (but not charter trips) from Tasmania to any mainland Australian State or Territory, or from any mainland Australian State or Territory to another mainland Australian State or Territory or to Tasmania. The Domestic Flight must be purchased using Your Bendigo Platinum Rewards Credit Card Account.
- 32.2 Cover
Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.
- 32.3 Delays
- 32.4 Flight Delay
If the intended Domestic Flight is delayed for four (4) hours or more and no alternative transport is made available, You are entitled to charge up to \$100 per person to Your Bendigo Platinum Rewards Credit Card Account for meals and refreshments up to a total of \$500.
- 32.5 12 Hour Luggage Delay
If following a Domestic Flight, Your luggage containing clothes and toiletries is delayed in getting to You for over twelve (12) hours, You are entitled to charge up to \$100 per person to Your Bendigo Platinum Rewards Credit Card Account for essential clothing and toiletries, up to a total of \$500.
You will be liable to settle any charges to Your Bendigo Platinum Rewards Credit Card Account and it is Your responsibility to submit any claim separately to Chubb. To support all claims You must supply all Your original invoices, receipts and reports to Chubb ensuring You keep a copy of the documents sent.
- 32.6 Loss or damage to personal Items We insure You during Your holiday for the theft and accidental loss or damage to clothing and Your personal items (but not lap top computers or business items) that You have with You.
We will pay up to a value of \$500 for each item to a maximum of \$2,500 in total.
- 32.7 Funeral expenses as a result of accidental death
If whilst on the interstate holiday, You die as a result of injuries caused accidentally, directly and solely by a sudden physical force (but not illness or disease), We will pay for Your funeral expenses up to \$20,000 per person to a maximum of \$40,000. By funeral expenses We mean:
- a) the reasonable costs of returning Your remains or ashes to Your home town/city in Australia; and/or
 - b) the reasonable cost of Your funeral or cremation.
- 32.8 Cancellation of domestic travel arrangements
Under this section we cover You, after the payment of the entire cost of Your return Interstate Flight fares, to a maximum \$3,000, if holiday travel arrangements You have paid for (but not business related travel) are cancelled for any of the following reasons:
- a) You, Your Travel Companion or a Close Relative unexpectedly;
 - i) dies;
 - ii) is seriously injured; or
 - iii) becomes seriously ill.
- (We will need to see medical advice written by a qualified and registered member of the medical

profession regarding any of the above events and be satisfied that the expenses involved are reasonable in amount and reasonably necessary.)

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

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

32.9 Exclusions applicable to Domestic Flight Inconvenience Cover

Cover does not extend to:

- a) Pre-Existing Medical Conditions.
- b) Cancellation of domestic travel arrangement claims where You are unable to supply a medical certificate from the appropriate Doctor confirming cancellation was necessary and unavoidable.

32.10 Excess applicable to Interstate Flight Inconvenience Cover

Nil excess

Contact us

In person	At your nearest Bendigo Bank branch
On the phone	Call 1300 BENDIGO
Online	At bendigobank.com.au
By mail	The Bendigo Centre PO Box 480 Bendigo VIC 3552

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550 ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

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