



**Platinum Rewards Visa Credit Card
Insurance Terms and Conditions**

Cover is effective from when the card account is activated.

This booklet contains important information about the Regional Australia Bank Platinum Rewards Visa Credit Card Insurance and should be read carefully and stored in a safe place.

**REGIONAL AUSTRALIA BANK PLATINUM REWARDS
VISA CREDIT CARD INSURANCE TERMS AND
CONDITIONS**

THIS BOOKLET CONTAINS IMPORTANT INFORMATION ABOUT REGIONAL AUSTRALIA BANK PLATINUM REWARDS VISA 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 23001642020, AFS Licence No. 239687) of Grosvenor Place Level 38, 225 George Street Sydney NSW 2000 (**Chubb**), and not Community Mutual Ltd ABN 21 087 650 360 trading as Regional Australia Bank, or Technology Park, Madgwick Drive, Armidale (**Regional Australia 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 Card members. The Terms and Conditions explain the nature of the arrangements and their relevant benefits and risks.

Community Mutual Ltd ABN 21 087 650 360 AFSL 241167 (trading as Regional Australia Bank) Technology Park, Madgwick Drive Armidale, Nsw South Wales, 2350, Australia is the insured under a master policy (the Master Policy). The Regional Australia Bank Platinum Rewards Visa Credit Card policy number is: 09NACCML01

Cover is effective from: 1 September 2016

This Master Policy may be accessed by Card members. The Master Policy is underwritten by the insurer Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place Level 38, 225 George Street Sydney NSW 2000.

Chubb can be contacted as follows:

Address	Grosvenor Place Level 38, 225 George Street Sydney NSW 2000
Postal Address	GPO Box 4907 SYDNEY NSW 2001
Telephone	1800 815 675
Facsimile	+61 2 9335 3467
Email	CustomerService.AUNZ@chubb.com
Claim lodgement	A&HClaims.AU@chubb.com

Under the Master Policy entered into between Regional Australia 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 Card member.

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. Regional Australia 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 Regional Australia Bank nor any of its related corporations

are Authorised Representatives (under the *Corporations Act 2001* (Cth) of Chubb or any of its related companies. Regional Australia Bank has no responsibility or liability to You in relation to any insurance claims.

Chubb or Regional Australia Bank may vary, terminate or not renew the Master Policy where permitted by law and Your consent may not be required in each case. Regional Australia 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 Regional Australia Bank Platinum Rewards Visa 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.

These Terms and Conditions were prepared on 17 August 2016.

Benefits and Scope of Covers

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 Card member until the time access to the benefit terminates (see p.3), entitled

to coverage for:

Section	Benefits	Regional Australia Bank Platinum Rewards Visa Credit Card
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).
B.	Medical Emergency Expenses Cover	\$Unlimited (with the exception of \$1,250 limit for emergency dental treatment).
	Funeral expenses/ Repatriation of Remains Cover	Up to \$20,000 per person; up to a maximum of \$100,000 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
	Hospital Cash Cover	\$100 per day per person up to a maximum of \$12,000 per person, subject to a maximum of \$150 per day per Regional Australia Bank Platinum Rewards Visa Credit Card Account up to a maximum of \$15,000 per Regional Australia Bank Platinum Rewards Visa Credit

		Card Account.
	Mugging Cover	Up to \$500 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
	Domestic Pet Cover	Up to \$500 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
C.	Delay Cover	Up to \$1,000 per person up to a maximum of \$6,000 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
D.	Resumption of Journey Cover	Up to \$6,000 per person up to a maximum of \$12,000 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
E.	Baggage, Money and Documents Cover	Up to \$15,000 per person up to a maximum of \$20,000 per Regional Australia Bank Platinum Rewards Visa Credit Card Account, and subject to sub-limits in these Terms and Conditions.
F.	Personal Liability Cover	Up to \$2,500,000 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
G.	Accidental Loss of Life Cover	\$20,000 per person up to a maximum of \$100,000 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
H.	Hijack Cover	\$100 per person per day up to a maximum of \$10,000 per person and \$20,000 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
I.	Kidnap & Ransom Cover	Up to \$100,000 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
2. Purchase Security Insurance		Up to \$1,200 in any one year, \$500 per Eligible Item, subject to \$100 excess.
3. Global Hire Car Excess Waiver		Up to \$5,000, subject to \$250 excess.
4. Domestic Flight Inconvenience Insurance		
A.	Delays	Flight Delay: After 4 hours, \$100 per person per 4 hours, up to a maximum of \$500 per Regional Australia Bank

		Platinum Rewards Visa Credit Card Account. 12 Hour Luggage Delay: After 12 hours, \$100 per person, up to a maximum of \$500 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
B.	Loss or Damage to Personal Items	Up to \$500 per item, up to a maximum of \$2,500 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
C.	Funeral Expenses	Up to \$20,000 per person, up to a maximum of \$40,000 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.
D.	Cancellation of Domestic Travel	Up to \$3,000 per Regional Australia Bank Platinum Rewards Visa 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.

Termination

Cover will terminate at the earlier of the following:

- cancellation of Your Regional Australia Bank Platinum Rewards Visa Credit Card Account; or
- termination of the Master Policy (providing that, if You have commenced a Trip prior to the effective date of termination of the Master Policy, Chubb will cover You under these Terms and Conditions for a period of 90 days from the termination date, or until You return Home, whichever occurs first).

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

GENERAL TERMS AND CONDITIONS APPLICABLE TO ALL SECTIONS

General Exclusions

Chubb will not cover loss under any sections of these Terms and Conditions arising from:

- alcohol intoxication as defined in the jurisdiction where the accident occurred and/or acting under the influence of alcohol above the permitted legal limit.
- Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereat.
- travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.).
- 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.
- service in the military, naval or air service of any country.
- participation in any military, police or fire-fighting activity.
- activities undertaken as an operator or crew member of any conveyance.

8. flying in military aircraft or any aircraft which requires special permits or waivers.
 9. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries.
 10. 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.
 11. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor.
 12. taking of alcohol in combination with any drug or medication.
 13. an act of Terrorism.
 14. any fear of flying or travel related phobias.
 15. any claim 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.
 16. 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.
 17. the time You are seventy six (76) years of age or over. This will not prejudice any entitlement to claim benefits which has arisen before You attain the age of seventy six (76) years.
 18. any loss if You have not met the activation criteria.
 19. any loss or expense if You do not hold a ticket returning You to Australia within ninety (90) days of the commencement of Your Trip.
 20. any loss or expense that is deemed a consequential loss, including loss of enjoyment or any financial loss not specifically covered in these Terms and Conditions.
 21. any loss or expense with respect to any applicable trade and economic sanction, law or regulation 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.
2. For a claim form please contact Us on 1800 688 640 or +61 2 9231 3697.
 3. Benefits will be payable upon receipt of written proof, as required by Us, of a legitimate covered loss.
 4. 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 administer 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

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.

1. A written notice of a claim must be addressed to The Claims Department, Chubb Insurance 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.

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

1800 815 675 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: 1800 815 675

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 2 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.

Duty of Disclosure

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.apra.gov.au or call the APRA hotline on 1300 558 849 for more information.

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. Australian has a corresponding meaning.

Card member means the account holder, including any additional card holder, of a Regional Australia Bank Platinum Rewards Visa Credit Card Account and who permanently resides in Australia who are seventy-five (75) years of age or under.

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 or Private Charter watercraft) operated by a common carrier licensed to carry passengers for hire (including taxis and airport limousines).

Dependent Child/Children means either:

- Card member’s children up to and including the age of nineteen (19) who permanently reside with You; or
- Card member’s children from the age of nineteen (19) 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 8907 5995.

Home means Your usual place of residence in Australia.

Injury means bodily injury which is:

- caused by a sudden, external and identifiable Event that happens by chance and could not have been expected by You; and
- results solely and directly from an accident and which occurs independently of any illness or any other cause (the accident); and
- is not a sickness or illness or disease.

Loss means with reference to:

- a foot, complete and permanent severance at or above the ankle joint;
- a hand, complete and permanent severance at or above the wrist;
- 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, including (but not limited to):

- 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;
- any condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice is received, or medication prescribed or taken, after you obtained your return overseas travel ticket, but prior to the commencement of your Trip; and
- 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 Sugar 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 are no longer undergoing treatment and have a 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 travelling during Your Trip on an aircraft or watercraft where You and Your Travelling Companions are the only passengers.

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

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 sporting event or pre-paid concert, which before You left Australia You had planned to attend.

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.

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.

Spouse means a Card member's husband or wife or fiancé(e) and includes a de-facto and/or life partner with whom the Card member 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 aged seventy-five (75) years or less, 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.

Trip means a journey:

- a) outside Australia not exceeding ninety (90) days and commencing and ending in Australia; and
- b) for which the total value of Your return overseas travel ticket has been charged to or paid for by You with Your Community Mutual Group Visa Platinum Credit Card Account.

You/Your means a Card member, their Spouse and Dependent Child/Children.

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

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 - b) Medical Emergency Expenses Cover
(including Repatriation of Remains Cover and Hospital Cash Cover)
(for 24 hour medical assistance call +61 2 xxxx xxxx)
 - (i) Funeral Expenses/ Repatriation of Remains Cover
 - (ii) Hospital Cash Cover
 - (iii) Mugging Cover
 - (iv) Domestic Pet Cover
 - c) Travel Delay Cover
 - d) Resumption of Journey Cover
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2. Purchase Security Insurance
3. Global Hire Car Excess Waiver Insurance
4. Domestic Flight Inconvenience Insurance
 - a) Delays
 - b) Loss or Damage to Personal Items

- c) Funeral Expenses
- d) Cancellation of Domestic Travel

ACTIVATION OF INSURANCE

Important: In order to be eligible for the complimentary insurance benefits, You must first purchase and pay for the full amount of a Trip, or an Eligible Item, or, or Hire Car, or Domestic Flight, as set out below:

1. Activation of Section 1, Overseas Travel Insurance cover

Cover is effective when You pay the full amount of return overseas travel tickets, prior to leaving Australia, for a Trip with Your Regional Australia Bank Platinum Rewards Visa Credit Card Account.

This cover is also available to the Card member's Spouse and the Card member's Dependent Children, who travel with the Card member for the entire Trip, provided the full fare for their return overseas travel tickets were obtained by use of the Card member's Regional Australia Bank Platinum Rewards Visa 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 the Master Policy, or Your Scheduled Flight back to Australia is delayed for reasons beyond Your control, the period of insurance will automatically be extended for a period of up to four (4) weeks or until You return to Your home in Australia, 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 for which a Medicare benefit is or would be payable or which would constitute "health insurance business" as defined under the Private Health Insurance Act, 2007 (Cth) or any succeeding legislation to that Act.

2. Activation of Section 2, Purchase Security Insurance cover

Cover is effective when You purchase Eligible Items on Your Regional Australia Bank Platinum Rewards Visa Credit Card Account.

3. Activation of Section 3, Global Hire Car Excess Waiver cover

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

4. Activation of Section 4, Domestic Flight Inconvenience Insurance cover

Domestic flight inconvenience insurance is available to Card members whilst they are on an interstate Australian holiday of up to fourteen (14) days, provided the entire cost of their return domestic flight fares (but not taxes, or airport or travel agent's charges) are charged to their Regional Australia Bank Platinum Rewards Visa Credit Card Account. Cancellation cover is also provided.

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

1. OVERSEAS TRAVEL INSURANCE

BENEFITS

SECTION (A) TRAVEL CANCELLATION COVER

Specific Definitions under Travel Cancellation Cover

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

1. 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
2. whilst overseas You or Your Travel Companion's travel documents are lost or stolen; or
3. Your or Your Travel Companion's normal residence in Australia is destroyed; or
4. You or Your Travel Companion are quarantined; or
5. You or Your Travel Companion are subpoenaed to attend court in Australia; or
6. You, Your Travel Companion or a Close Relative living in Australia:
 - a) dies; or
 - b) sustains a serious Injury; or
 - c) become 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.
7. 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;
8. You or Your Travel Companion having to sit unexpected exams in regard to studies either of you are undertaking;
9. A Special Event has been cancelled or postponed for reasons beyond Your expectations or control;
10. Your arranged travel is cancelled or delayed by the carrier because of unexpected:
 - a) mechanical breakdown; or
 - b) weather conditions; or
 - c) natural disasters; or
 - d) 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
11. You or Your Travel Companion are unexpectedly made redundant. This does not include voluntary 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.

Cover

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

1. In the event of Travel Disruption
 - a) In the event of Travel Disruption where You continue Your travel, We will pay:
 - (i) for any part of Your cancelled travel

arrangements that:

- (A) You have paid for but are unable to use; and
 - (B) that are non-refundable; or
- (ii) 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.
- (iii) We will also pay for any part of Your cancelled accommodation arrangements that:
- (A) You have paid for but are unable to use; and
 - (B) which are non-refundable.
- b) In the event of Travel Disruption where You do not continue Your travel, We will pay for any part of Your cancelled travel and accommodation arrangements that:
- (i) You have paid for, but will not use; and
 - (ii) which are non-refundable.

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

Exclusions applicable to Travel Cancellation Cover

Cover does **not** extend to:

1. Pre-Existing Medical Conditions.
2. Additional costs incurred due to Your failure to notify the carrier or travel agent immediately that the Trip is to be cancelled or curtailed.
3. Claims resulting from Your failure to hold or obtain a valid passport or visa in time for the booked Trip.
4. Your failure to check-in at the required time for any flight, sea crossing or train journey.
5. Subject to Section A, paragraph 7, cancellation caused by work commitments or amendment of Your holiday entitlement by Your employer.
6. Financial loss in respect of travel or accommodation booked and paid for by You on behalf of anyone who is not a Card member, Dependent Child or Spouse.
7. Travel Disruption claims where You are unable to supply a medical certificate from the appropriate Doctor confirming cancellation was necessary and unavoidable.

Excess applicable to Travel Cancellation Cover:

The first \$250 for each and every claim.

SECTION (B) MEDICAL EMERGENCY EXPENSES COVER

Specific Definitions under Medical Emergency Expenses Cover

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.

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.

Repatriation/Evacuation means Your:

1. transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
2. 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
3. repatriation directly to Australia when recommended by the Emergency Assistance Company's senior medical officer; or
4. 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.

Cover

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

1. In the event of a Medical Emergency

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 and the cost of hospital accommodation.
- c) emergency dental Treatment up to a maximum of \$1,250.
- d) 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.

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

In an emergency: Contact Chubb Assistance as soon as You have an emergency on **+61 2 8907 5995** and provide Your Community Mutual Group Visa Platinum Card number and as much information as possible. Please provide a telephone, fax number or email address where You can be contacted.

Terms and Conditions applicable to Medical Emergency Expenses Cover

1. 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 or this may jeopardise Your

claim. 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 notification process.

2. You must take all reasonable measures to 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.
3. You must permit Chubb any reasonable examination into cause and extent of loss and/or damage.
4. 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.
5. 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.
6. 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.
7. 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.

Exclusions under Medical Emergency Expenses Cover

Cover does **not** extend to any loss arising from:

1. Pre-Existing Medical Conditions.
2. Participation in Special Sports or extreme sports where special equipment, training and preparation are required.
3. You engaging in Manual Work.
4. costs related to dentures, crowns and orthodontics.
5. Any costs You incur outside Australia after the date the Emergency Assistance Company tells You that You should return to Australia.
6. cost of Treatment performed by Close Relatives.
7. coffins and/or urns in excess of those which meet international airline standards for transportation of mortal remains.
8. Sexually transmitted diseases.

9. 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.
10. any costs incurred in Australia.
11. a Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons

Excess applicable to Medical Emergency Expenses Cover

\$250 per person, for each and every claim.

SECTION B) I) FUNERAL EXPENSES/REPATRIATION OF REMAINS COVER

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 person, up to a maximum limit of \$100,000 per Community Mutual Group Visa Platinum Credit Card Account.

Excess applicable to Funeral Expenses/Repatriation of Remains Cover

1. \$250 per person, for each and every claim.

SECTION (B) II) HOSPITAL CASH COVER

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 person of \$12,000. The maximum amount that We will pay per Community Mutual Group Visa Platinum Credit Card Account is \$150 per day, up to a total limit of \$15,000.

Excess applicable to Hospital Cash Cover

Nil excess.

SECTION (B) III) MUGGING COVER

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 an additional \$500.

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

Excess applicable to Mugging Cover

\$250 per person, for each and every claim

SECTION (B) IV) DOMESTIC PET COVER

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, due to an overseas medical emergency, 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

Regional Australia Bank Platinum Rewards Visa Credit Card Account.

Excess applicable to Domestic Pet Cover

\$250 per person, for each and every claim.

SECTION (C) TRAVEL DELAY COVER

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 person to a maximum of \$6,000 per Regional Australia Bank Platinum Rewards Visa 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.

Excess applicable to Travel Delay Cover

\$250 per person, for each and every claim.

SECTION (D) RESUMPTION OF JOURNEY COVER

Cover

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

1. 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 Regional Australia Bank Platinum Rewards Visa Credit Card Account.

Terms and Conditions applicable to Resumption of Journey Cover

We will only pay if:

1. You resume Your Trip within thirty (30) days of returning to Australia;
2. The Trip had not ended before Your return and there is at least a fortnight (or twenty-five per cent (25%) of the time) of the Trip remaining (whichever is greater);
3. the death occurred after You booked the Trip; and
4. 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 provided that before the Trip was commenced a Doctor had not declared Your Close Relative as being terminally ill.

Excess applicable to Resumption of Journey Cover

\$250 per person, for each and every claim.

SECTION (E) BAGGAGE, MONEY AND DOCUMENTS

Specific Definitions under Baggage, Money and Documents Cover

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 a locked security box within Your hotel and there is evidence of forced entry.

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 a motorised or towed caravan or a locked luggage box locked to a roof rack locked to the vehicle.

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.

Pair or Set means a number of Personal Baggage items used together, associated as being similar or complimentary.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; radios; binoculars; audio, photographic and electronic equipment; mobile phones; printers; personal organisers and games consoles; personal computers; printers and modems.

Cover

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

1. 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 person, with a maximum of \$20,000 per Regional Australia Bank Platinum Rewards Visa 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) Portable electrical equipment and binoculars – \$2,500 per item.
 - e) Cameras and associated equipment/accessories – \$2,500.
 - f) Laptop computers and associated equipment/accessories – \$5,500 in total.
 - g) Travel documents, traveller's cheques, credit cards, cash – \$500 per person, up to a maximum of \$1,000 per Regional Australia Bank Platinum Rewards Credit Card Account.

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

2. We will also provide up to \$500 per person with a maximum of \$1,000 per Regional Australia Bank 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.
3. 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 Regional Australia Bank 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.

Terms and Conditions applicable to Baggage, Money and Documents Cover

1. We shall have the option of paying You for the loss of, or replacement of, or repair of the items concerned.
2. Payment will be based on the item's current purchase price subject to a deduction for wear and tear.
3. 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.
4. 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.
5. 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.
6. Cover in respect of theft from an unattended motor vehicle is subject to the following:
 - a) items must be locked out of sight in a Secure Area; and
 - b) forcible and violent means must have been used by an unauthorised person to gain entry to the vehicle; and
 - c) evidence of such entry is available.
7. To support all claims You must supply the item's original purchase receipt or an alternative written or printed proof of the purchase price.
8. You must supply all Your original invoices, receipts and reports to Chubb ensuring You keep a copy of the documents sent.
9. 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.
10. 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.
11. No claim will be paid for points 7 or 8 above unless You supply written evidence as required confirming the incident occurred during the Trip.

Exclusions applicable to Baggage, Money and Documents Cover

Cover does **not** extend to any loss:

1. of items loaned, hired or entrusted to You.
2. of Personal Baggage stolen from an unattended motor vehicle if the items have not been locked in the Secure Area.
3. of Valuables, whether stolen, damaged or destroyed, in an unattended motor vehicle or in checked-in baggage.

4. caused or contributed to by the electrical or mechanical breakdown of the item.
5. caused or contributed to by wear and tear, moth, vermin, denting, scratching or any process of dyeing or cleaning.
6. caused or contributed to by the confiscation or destruction by order of any government or public authority.
7. or damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel, or motor vehicle.
8. or damage to sports gear and activity equipment while in use.
9. 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.
10. in respect of Money and Documents:
 - a) caused or contributed to by shortages, errors, omissions, depreciation in value; or
 - b) 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.
11. 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.

Excess applicable to Baggage, Money and Documents Cover

\$250 per person, for each and every claim.

Section (F) Personal Liability Cover

Cover

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

1. 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.

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.

Exclusions under Personal Liability Cover

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

1. Injury to any person who is a member of Your family or under a contract of service or apprenticeship with You.
2. 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.
3. Liability You incur under a contract or agreement which would not have existed in law in the absence of such contract or agreement.
4. 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:
 - a) mechanically propelled vehicles, aircraft, hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length); or
 - b) firearms; animals (other than horses and domestic cats and dogs).
5. Injury or loss of or damage to material property arising directly or indirectly in connection with:
 - a) the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a Trip; or
 - b) the carrying on of any trade, business or profession.
6. 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.

Excess applicable to Personal Liability Cover

\$250 per person, for each and every claim.

Section (G) Accidental Loss of Life Cover

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).

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

The death must occur within twelve (12) months of the accident and the accident must have been caused by a sudden, external and identifiable Event that happens by chance and could not have been expected by You and

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

Excess applicable to Accidental Loss of Life Cover

\$250 per person, for each and every claim.

Section (H) Hijack Cover

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 person and \$20,000 per Regional Australia Bank Platinum Rewards Visa Credit Card Account.

Excess applicable to Hijack Cover

Nil excess.

Section (I) Kidnap & Ransom Cover

Specific definitions under Kidnap & Ransom Cover

Expenses means any of the following:

1. 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;
2. 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;
3. reasonable and customary travel and accommodation costs incurred by up to two (2) Close Relatives as a result of a Kidnap;
4. Your travel costs to join Your immediate family upon Your release. Travel costs will be at economy fare;
5. reasonable and customary fees and expenses of a qualified interpreter assisting in the event of a Kidnap; and
6. any other reasonable and customary expenses incurred with Our prior approval in resolving a Kidnap of You.

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.

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.

Cover

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

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

1. Ransom Monies;
2. 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

3. the amount paid by You or Your family for Expenses resulting directly from a Kidnap was paid within three (3) months of the Kidnap.
4. 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.

Exclusions under Kidnap and Ransom Cover

Cover does not extend to:

1. 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.
2. 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.
3. any fraudulent or dishonest act committed by You, Your family members or any other person authorised to have custody of Ransom Monies.

Excess applicable to Kidnap and Ransom Cover

Nil excess.

2. PURCHASE SECURITY INSURANCE

Specific Definitions under Purchase Security Insurance

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

Eligible Item means an item that is:

1. purchased solely for personal use; and
2. new and has not been used; and
3. not purchased privately; and
4. the cost of which has been charged to Your Regional Australia Bank Platinum Rewards Visa Credit Card Account.

but does not include an item that is:

1. acquired for the purpose of re-supply/ re-sale; or
2. acquired for transformation in a business; or
3. purchased in a business name; or
4. business owned or business related articles; or
5. an animal or plant life; or
6. computer software or a non-tangible article; or
7. 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
8. consumable or perishable (including but not limited to food, drugs, alcohol, fuel or oil); or
9. a boat, automobile, motorboat, airplane or any other motorised vehicle, or their integral parts and installed accessories; or
10. a second-hand article, including antiques; or
11. any articles of contraband; or
12. 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

13. an item acquired for a purchase price exceeding \$500.

Purchase Price means the amount shown on Your Regional Australia Bank Platinum Rewards Visa Credit Card Account billing statement.

Cover

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

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 Regional Australia Platinum Rewards Visa Credit Card Account with an amount not exceeding the Purchase Price of the Eligible Item. We will pay up to:

1. \$1,200 in any one (1) three hundred and sixty-five (365) day period;
2. \$500 per item.

Terms and Conditions applicable to Purchase Security Cover

1. If an Eligible Item has been partially paid for with Your Regional Australia Bank platinum Rewards Visa Credit Card Account, then We will only pay that percentage of the price.
2. 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.
3. Eligible Items which are left unattended in a place accessible to the public and which are not subsequently recovered shall not constitute theft.
4. 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.
5. 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 Regional Australia Bank Platinum Rewards Visa Credit Card Account and upon request, You must also provide Us with the damaged Eligible Item or receipt as proof of mailing/shipping.

Exclusions under Purchase Security Cover

Cover does **not** extend to any loss for:

1. damage to Eligible Items physically abused by You.
2. lost or stolen Eligible Items not reported to the Police within forty-eight (48) hours of discovery and a written report obtained.
3. Eligible Items which are left unattended in a place accessible to the public.
4. normal wear and tear to Eligible Items.
5. damage to Eligible Items caused by product defects.
6. theft or damage to Eligible Items in a vehicle.
7. 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.
8. theft, or damage to cash, its equivalents, traveller's cheques, tickets or negotiable instruments.
9. theft, or damage to animals, living plants, perishable goods.
10. theft or damage to items from Your home or office.

Excess applicable to Purchase Security Cover

\$100 per person for each and every claim.

3. GLOBAL HIRE CAR EXCESS WAIVER INSURANCE

Specific Definitions under Global Hire Car Excess Waiver Cover

Car Rental Company means the company that You have entered into a Vehicle Rental Agreement with.

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.

Hire Car means a rented passenger vehicle rented from a licensed Car Rental Company.

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.

Joint Hirer means a person named as a joint hirer on the Vehicle Rental Agreement.

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.

Cover

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

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:

1. the Hire Car must be rented from a licensed Car Rental Company; and
2. as part of the hiring arrangement You must take up all comprehensive motor insurance offered by the Car Rental Company, whether discretionary or mandatory, against loss or damage to the Hire Car; and
3. You must comply with all the requirements of the Car Rental Company under the Vehicle Rental Agreement and of the Hire Car insurer.
4. 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.

Exclusions applicable to Global Hire Car Excess Waiver Cover

Global Hire Car Excess Waiver Cover does not extend to any loss or damage:

1. resulting from the operation of the Hire Car in violation of the terms of the Vehicle Rental Agreement; or
2. that is wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
3. caused or contributed to by driving the Hire Car on non-public roads; or
4. where the driver of the car is not listed on the Vehicle Rental Agreement; or
5. where You are the Joint Hirer and were not driving when the accident occurred; or
6. where the Car Rental Company is not suitably licensed or authorised, under applicable law or regulation, to hire out vehicles.

Excess applicable to Global Hire Car Excess Waiver Cover

\$250 excess for each and every claim.

4. DOMESTIC FLIGHT INCONVENIENCE INSURANCE

Specific Definitions under Domestic Flight Inconvenience Insurance.

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.

Cover

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

1. Delays

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 Regional Australia Bank Platinum Rewards Visa Credit Card Account for meals and refreshments up to a total of \$500.

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 Regional Australia Bank Platinum Rewards Visa Credit Card Account for essential clothing and toiletries, up to a total of \$500.

You will be liable to settle any charges to your Regional Australia Bank Platinum Rewards Visa 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.

2. Loss or damage to personal items

We insure You during Your holiday for the theft and accidental loss or damage to clothing and Your personal items (but not 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.

3. Funeral expenses as a result of accidental death

If whilst on the interstate holiday, You die as a result of injuries caused accidentally directly and solely by a sudden physical force (but not illness or disease), We will pay for Your funeral expenses up to \$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.

4. Cancellation of domestic travel arrangements

Under this section we cover You, after the payment of the entire cost of Your return Domestic 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 Card member or Spouse is unexpectedly made redundant. This does not include voluntary 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 Domestic Flight or when You return to Your Australian home if You return to Your Australian home before the fourteen (14) days has expired.

Excess applicable to Interstate Flight Inconvenience Cover

Nil excess

27 April 2017



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