

Macquarie Black Card Insurance

Terms and Conditions
EFFECTIVE 19 DECEMBER 2018



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Cover is effective from 19 December 2018.

THIS BOOKLET CONTAINS IMPORTANT INFORMATION ABOUT MACQUARIE BLACK 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 23 001 642 020, AFS Licence No. 239687) of Level 38, 225 George Street, Sydney NSW 2000 (**Chubb**), and not Macquarie 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 Cardmembers. The Terms and Conditions explain the nature of the arrangements and their relevant benefits and risks.

Macquarie Bank Limited ABN: 46 008 583 542, AFSL No. 237502 of 1 Shelley Street, Sydney, NSW 2000 (**Macquarie Bank**) is the insured under a master policy (the Master Policy).

The Macquarie Black Card policy number is 01PN529935.

This Master Policy may be accessed by Cardmembers. The Master Policy is underwritten by the insurer Chubb Insurance Australia Limited.

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 791 804
Facsimile	+61 2 9335 3467
Email	CustomerService.AUNZ@chubb.com
Claim lodgement	A&HClaims.AU@chubb.com

Under the Master Policy entered into between Macquarie 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 Cardmember.

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. Macquarie 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 Macquarie Bank nor any of its related corporations are Authorised Representatives (under the *Corporations Act 2001* (Cth)) of Chubb or any of its related companies. Macquarie Bank has no responsibility or liability to You in relation to any insurance claims.

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

No advice is provided by Chubb or Macquarie Bank on whether this insurance is appropriate for Your needs, financial situation or objectives. You are not obliged to accept any of the benefits of the cover applicable to Your Macquarie Black 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 19 December 2018.

Other insurance

The insurance cover described in this document is provided for Your benefit under the Master Policy entered into between Chubb and Macquarie Bank. If You are entitled to receive a benefit or make a claim under another policy (for example a comprehensive Accident and Sickness or Unemployment policy) in respect of the same loss as Your claim under this Master Policy, then Chubb is not liable to provide indemnity under this Master Policy until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under this Master Policy in respect of the same loss shall only be excess insurance cover over and above the applicable other policy.

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 Cardmember until the time access to the benefit terminates (see p.3), entitled to coverage for:

Section	Benefits	Macquarie Black Card
1. Overseas travel insurance – All benefits are subject to \$250 Excess (unless otherwise specified)		
1A.	Travel Cancellation Cover	\$Unlimited, (except agent's cancellation fee, which is limited to the lesser of \$1,000 or 15% of the value of travel).
1B.	Medical Emergency Expenses Cover	\$Unlimited (with the exception of \$1,250 limit for emergency dental treatment). Sub limited to \$1,000,000 for any medical emergency as a result of an act of Terrorism.
	Funeral expenses/Repatriation of Remains Cover	Up to \$20,000 per Covered Person; up to a maximum of \$50,000 per Macquarie Black Card Account.
	Hospital Cash Cover	\$100 per day per Covered Person up to a maximum of \$12,000 per Covered Person
1C.	Delay Cover	Up to \$750 per Covered Person up to a maximum of \$1,500 for all Covered Persons
1D.	Special Event Cover	\$3,250 per Covered Person up to a maximum of \$3,250 for all Covered Persons
1E.	Resumption of Journey Cover	Up to \$3,000 per Covered Person up to a maximum of \$12,500 for all Covered Persons
1F.	Baggage, Money and Documents Cover	Up to \$15,000 per Covered Person up to a maximum of \$20,000 for all Covered Persons, subject to sub-limits in these Terms and Conditions.
1G.	Personal Liability Cover	Up to \$2,500,000 in total for all Covered Persons
1H.	Accidental Loss of Life Cover	\$20,000 for Cardmember \$15,000 for Spouse and \$10,000 for Dependent Children
1I.	Loss of Income	\$1,000 per week to a maximum of \$12,000 for all Covered Persons

Section	Benefits	Macquarie Black Card
1J.	Mugging	\$500 per Covered Person and for all Covered Persons
1K.	Domestic Pets	\$500 per Covered Person and for all Covered Persons
1L.	Hijack Cover	\$100 per Covered Person per day to a maximum of \$10,000 per Covered Person and \$20,000 for all Covered Persons
2. Purchase Security Insurance		Up to \$25,000 in any one year, \$2,500 per Eligible Item, subject to \$250 Excess.
3. Extended Warranty Insurance		Up to \$10,000 in any one year, subject to \$250 Excess.
4. Transport Accident Insurance		Up to \$500,000 for Accidental Loss of Life, subject to sub-limits in these Terms and Conditions.
5. Interstate Flight Inconvenience Insurance, subject to Nil Excess.		
5A.	(a) Flight Delays	After 4 hours, \$100 per Covered Person per 4 hours, up to a maximum of \$500 for all Covered Persons.
	(b) Luggage Delays	After 12 hours luggage delay, \$100 per Covered Person, up to a maximum of \$500 for all Covered Persons.
5B.	Loss or Damage to Personal Items	Up to \$500 per item, up to a maximum of \$1,250 for all Covered Persons.
5C.	Funeral Expenses	Up to \$20,000 per Covered Person, up to a maximum of \$40,000 for all Covered Persons.
5D.	Cancellation of Domestic Travel	Up to \$3,000 in total for all Covered Persons.
6. Global Hire Car Excess Waiver		Up to \$5,000 in total for all Covered Persons, subject to \$250 Excess.

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:

- a. cancellation of Your Macquarie Black Card Account, or
- b. termination of the Master Policy.

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 all sections of these Terms and Conditions which are recoverable from any other source, or arising from:

1. alcohol intoxication as defined in the jurisdiction where the accident occurred and/or acting under the influence of alcohol above the permitted legal limit
2. Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof while sane

3. travel into hazardous work sites (eg underwater, mines, construction sites, oil rigs, etc.)
4. 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
5. service in the military, naval or air service of any country
6. participation in any military, police or fire-fighting activity
7. 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:
 - a. if a Doctor has advised against it or advised that it may cause impairment, or
 - b. if the medication packaging includes a warning about the effects of mixing the drug or medication with alcohol, or
 - c. if it is reasonably foreseeable that the drug or medication could adversely affect You when taken in combination with alcohol.
13. an act of Terrorism except when such event occurs under the cover in Section (1B) Medical Emergency Expenses Cover and Section (4) Transport Accident Insurance of these Terms and Conditions
14. any condition that results in a fear of flying or travel related phobias
15. any loss or expense with respect to Cuba.

Sanctions exclusion

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

We are a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations in addition to EU, UN and Australian sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

How do I make a claim under my Policy?

Overseas emergency – Call Chubb Assistance on +61 2 8907 5666.

If You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses, which may be covered under this Policy are likely to exceed \$2,000, You should advise Chubb Assistance as soon as practically possible.

Non-emergency – Making a claim is quick and easy; in 5 steps
You can submit Your claim online by visiting the Chubb Claims Centre
www.chubbclaims.com.au

What will I need to submit a claim online?

You (or Your legal representative) will need to provide:

- Your **Policy number** as shown in these Terms and Conditions, which enables Us to verify Your Policy details. If You cannot locate Your Policy number, please call 1300 791 804
- Your **email address**
- Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information
- **supporting documents**. The documents required vary based on claim type, but may include any relevant:
 - receipts or other proof of expenses
 - proof of earnings that are being claimed
 - reports that have been obtained from the police, accommodation provider or transport provider (including an airline) about the loss, theft or damage
 - photographs or quotes. Please attach these to Your online submission to expedite assessment
 - additional evidence that We may request to enable Us to assess Your claim.
- **intended payee information**, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses which may be covered under this Policy are likely to exceed \$2,000
2. Within twenty-four (24) hours of any loss, theft or damage to luggage or personal effects, You must report the event to the police as well as any other appropriate authority in the circumstances, such as an accommodation provider, transport provider (including airline as in some instances the airline may be responsible for the loss, theft and/or damage) and obtain written acknowledgment of the report
3. In respect of overseas medical claims, You should submit claims to Your private health insurance provider prior to lodgment of a claim with Us.

When should I notify Chubb of my claim?

You should advise Us as soon as possible of an occurrence or an event which could lead to a claim, or within thirty (30) days of the event taking place which gives rise to a claim, or as soon as reasonably practical.

Will I need to undertake a medical examination?

If required and to enable Us to confirm if some of the benefits sections within the Policy respond or continue to respond to an event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require. We may also arrange an autopsy if We reasonably require one.

Is depreciation applied to any claimable amount?

Unless Your Policy states otherwise, We will deduct an amount for depreciation when calculating the amount payable for loss, theft or damage to Your luggage or personal effects. The depreciation rate is determined by Us by taking into consideration factors such as the age of the item and reasonable wear and tear, the value on the second hand market and advances in technology which reflect in the price of the item if You were to purchase it now.

Can I claim under this Policy if I can claim for the same expense under another insurance policy eg my private health insurance?

If You wish to submit Your claim under this Policy, please advise Us if You have already made a claim under any other insurance policies, or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your expenses under this Policy or any other policies cannot exceed Your expenses.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses (other than medical examination expenses) incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

Can I admit liability if an event occurs which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us. You should request the claim against You be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under the Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under Your Policy. We have the right to sue any other party in Your name to recover money payable or paid under the Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

How long will it take for my claim to be assessed?

Once the full claims submission has been received, Your claim will be assessed within 5 days, no longer than 10 days. Once the full assessment is completed and a claim is deemed to be payable to You, We will notify You of settlement via email, letter or text and payment will be received within 2-5 days.

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

If I die, will my estate be able to claim under the Policy?

Yes, if Your Policy provides cover in the event of Your death, Your estate will be able to make a claim under the policy.

I don't have internet access/an email address to submit my claim online; can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on 1300 791 804 to request a claim form to be mailed out to You which can then be mailed back to Us.

Complaints and dispute 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. This 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:

The Complaints Officer
Chubb Insurance Limited
GPO Box 4065
Sydney NSW 2001
Tel: 1800 815 675
Email: Complaints.AU@chubb.com

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.

Please note if Your complaint relates to Wholesale Insurance (as defined in the General Insurance Code of Practice), We may elect to refer it straight to Stage 2 for review by Our Internal Dispute Resolution team.

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 at:

Internal Dispute Resolution Service
Chubb Insurance Limited
GPO Box 4065
Sydney NSW 2001
Tel: +61 2 9335 3200
Fax: +61 2 9335 3411
Email: DisputeResolution.AU@chubb.com

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 the Australian Financial Complaints Authority (AFCA) as detailed under Stage 3 below, subject to its Rules. If Your complaint or dispute falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

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 AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Tel: 1800 931 678 (free call)

Fax: +61 3 9613 6399

Email: info@afca.org.au

Web: www.afca.org.au

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to Your circumstances expires.

Privacy statement

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

In this Statement We, Our and Us means Chubb Insurance Australia Limited (**Chubb**).

You and Your refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to Our website.

Why We collect 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. If You wish to opt out of Our marketing campaigns You can contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including but not limited to when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You but sometimes via a third party such as an insurance intermediary or Your employer (eg, in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

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. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

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 claims assessors and call centres in Australia). In some circumstances, in order to provide Our services to You, We may need to transfer Your 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 (Chubb Group of Companies), or third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time to time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

Where access to Our products has been facilitated through a third party (for example: insurance broker, online marketing agency, etc) We may also share Your information with that third party.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your consent

In dealing with Us, You agree to Us using and disclosing Your Personal Information as set out in this Privacy Statement and Our Privacy Policy. This consent remains valid unless You tell Us otherwise. If You wish to withdraw Your consent, including for things such as receiving information on products and offers by Us or persons We have an association with, please contact Our Privacy Officer.

Access to and correction of Your Personal Information

If You'd like a copy of Your Personal Information or wish to correct or update it, want to withdraw Your consent to receiving offers of products or services from Us or persons We have an association with, or You would like a copy of Our Privacy Policy, please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

To request access to, update or correct Your personal information held by Chubb, please complete this Personal Information Request Form and return it to:

GPO Box 4907

Sydney NSW 2001

Email: CustomerService.AUNZ@chubb.com

Fax: + 61 2 9335 3467

How to make a complaint

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:

Privacy Officer

Chubb Insurance Australia Limited

GPO Box 4907

Sydney NSW 2001

Tel: +61 2 9335 3200

Email: Privacy.AU@chubb.com

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at www.codeofpractice.com.au and on request.

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 <https://www.fcs.gov.au> for more information.

Definitions

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

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time.

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.

Cardmember means the account holder, including any additional card holder, of a Macquarie Black Card Account and 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 who permanently resides in Australia.

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, and
- b. where the total value (ie including but not limited to money and/or reward type points) of the return overseas travel ticket was obtained prior to the commencement date of Your Trip, by You, by one of the following methods:
 - i. was paid for by being charged to a Macquarie Black Card Account, and/or
 - ii. the Cardmember is a member of the Macquarie Rewards Program and has redeemed their Macquarie Rewards Points earned on the Macquarie Black Card Account in exchange for Your return overseas travel ticket, and/or
 - iii. the Cardmember is a member of the Qantas Rewards Program and has redeemed their Qantas Points earned on the Macquarie Black Card Account in exchange for Your return overseas travel ticket.

A Common Carrier Conveyance Trip applies to Section 4 Transport Accident Insurance cover only

Covered Person means the Cardmember, and includes their Spouse and Dependent Children while they are travelling with the Cardmember on a Trip.

Dependent Child/Children means either:

- a. Cardmember's children up to and including the age of nineteen (19) who permanently reside with You, or
- b. Cardmember'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, or
- c. Cardmember's child who is physically or mentally incapable of self-support upon attaining age nineteen (19) whilst they remain incapacitated and unmarried.

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

Emergency Assistance Company means Chubb Assistance, contactable on +61 2 8907 5666.

Excess means the first part of the claimable amount which is deducted from the claim payment, in respect of each claim event. For example, if whilst on a Trip You have a claim payable for a medical emergency and a claim for baggage delay, an excess would be payable for each event.

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)
- b. a Loss related to the accident, which has occurred within three hundred and sixty-five (365) days of the accident.

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.

Macquarie Black Card Account means the current and valid account issued by Macquarie Bank. This includes additional cards held by the Cardmember's Spouse or Dependent Children.

Pre-Existing Medical Condition means any medical or psychological disease, sickness or injury affecting You or any Close Relative, or Travel Companion without whom Your Trip cannot be taken. This means:

- a. past or current condition that during the two (2) years prior to You booking any Trip has given rise to symptoms, or for which any form of Treatment or prescribed medication, medical consultation, investigation or follow-up or check-up has been required or received
- b. cardiovascular or circulatory condition (for example, heart conditions, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time in the five (5) years prior to You booking any Trip, and
- c. pregnancy that is at the time any Trip commences, within eight (8) weeks of the estimated date of delivery, and
- d. 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 and 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 or overactive 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 sporting event or pre-paid concert, 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; trekking above three thousand (3,000) metres; steeple chasing; any form of motor racing, speed, performance or endurance tests.

Spouse means a Cardmember's husband or wife or fiancée and includes a de-facto and/or life partner with whom the Cardmember 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.

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.

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.

Trip means a trip:

- a. not exceeding ninety (90) days during each year of the Cardmember's membership, and
- b. where the total or partial value (ie including but not limited to money and/or reward type points) of the return overseas travel ticket was obtained prior to the commencement date of Your Trip by You by one of the following methods:
 - i. was paid for by being charged to a Macquarie Black Card Account, and/or
 - ii. was purchased using a gift card redeemed through the Macquarie Rewards Program, and/or
 - iii. the Cardmember is a member of the Macquarie Rewards Program and has redeemed Macquarie Rewards Points earned on the Macquarie Black Card Account either directly or indirectly in exchange for Your return overseas travel ticket, and/or
 - iv. the Cardmember is a member of the Macquarie Rewards Program and has redeemed Macquarie Rewards Points in exchange for Your return overseas travel ticket, and/or
 - v. the Cardmember is a member of the Macquarie Qantas Rewards Program and has redeemed Qantas Points in exchange for Your return overseas travel ticket.

Each Trip must commence and end in Australia.

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

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

Terms and Conditions

Activation of insurance

Important: In order to be eligible for the complimentary insurance benefits, You must first purchase and pay for the total or partial amount of a Trip, or a the total amount of the return overseas travel tickets for Common Carrier Conveyance Trip, or purchase an Eligible Item or Eligible Product, or charge the entire cost of a Hire Car, or the partial or total value of an interstate holiday, as set out below:

1. Activation of Section 1, Overseas Travel Insurance cover

Where the total or partial value (ie including but not limited to money and/or reward type points) of the return overseas travel ticket was obtained prior to the commencement date of Your Trip by You by one of the following methods:

- i. was paid for by being charged to a Macquarie Black Card Account, and/or
- ii. was purchased using gift card redeemed through the Macquarie Rewards Program, and/or
- iii. the Cardmember is a member of the Macquarie Rewards Program and has redeemed Macquarie Rewards Points earned on the Macquarie Black Card Account either directly or indirectly in exchange for Your return overseas travel ticket, and/or
- iv. the Cardmember is a member of the Macquarie Rewards Program and has redeemed Macquarie Rewards Points in exchange for Your return overseas travel ticket, and/or
- v. the Cardmember is a member of the Macquarie Qantas Rewards Program and has redeemed Qantas Points in exchange for Your return overseas travel ticket.

This cover is also available to the Cardmember's Spouse and the Cardmember's Dependent Children, who travel with the Cardmember for the entire Trip, provided the total or partial fare for their return overseas travel tickets were obtained by use of the Cardmember's Macquarie Black 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 these Terms and Conditions, 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. However, if cover is also provided under both section 1 and section 5, the benefit will only be payable under one of these sections.

- 2. Activation of Section 2, Purchase Security Insurance cover**
Cover is effective when You purchase Eligible Items on Your Macquarie Black Card Account.
- 3. Activation of Section 3, Extended Warranty Insurance cover**
Cover is effective when You purchase Eligible Products on Your Macquarie Black Card Account.
- 4. Activation of Section 4, Transport Accident Insurance cover**
Cover is effective when You charge the total amount of return overseas travel tickets to Your Macquarie Black Card Account, prior to leaving Australia, for a Common Carrier Conveyance Trip.
- 5. Activation of Section 5, Interstate Flight Inconvenience Insurance cover**
Domestic flight inconvenience insurance is available to Cardmembers whilst they are on an interstate Australian holiday of up to fourteen (14) days, subject to the same activation criteria as for Section 1, but related to return domestic flight fares. This cover extends to the Cardmember's Spouse and/or Dependent Children who are travelling with the Cardmember for the entire holiday and who have also had the total or partial cost of their return domestic flight fares charged to the Macquarie Black Card Account.
- 6. Activation of Section 6, 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 Macquarie Black Card Account.

Benefits

Contents

1. **Overseas Travel Insurance**
 - 1A. Travel Cancellation Cover
 - 1B. Medical Emergency Expenses Cover
(including Repatriation of Remains Cover and Hospital Cash Cover) (for 24 hour medical assistance call +61 2 8907 5666)
 - 1C. Delay Cover
 - 1D. Special Event Cover
 - 1E. Resumption of Journey Cover
 - 1F. Baggage, Money and Documents Cover
 - 1G. Personal Liability Cover
 - 1H. Accidental Loss of Life Cover
 - 1I. Loss of Income
 - 1J. Mugging
 - 1K. Domestic Pets
 - 1L. Hijack
2. **Purchase Security Insurance**
3. **Extended Warranty Insurance**
4. **Transport Accident Insurance**
5. **Interstate Flight Inconvenience Insurance**
 - 5A. Delays
 - 5B. Loss or Damage to Personal Items
 - 5C. Funeral Expenses
 - 5D. Cancellation of Domestic Travel
6. **Global Hire Car Excess Waiver**

1. Overseas Travel Insurance

1A. 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. 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
10. 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.

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 and You continue Your travel, We will pay:
 - i. for any part of Your cancelled travel arrangements that:
 1. You have paid for but are unable to use, and
 2. 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.We will also pay for any part of Your cancelled accommodation arrangements that:
 - i. You have paid for but are unable to use, and
 - ii. which are non-refundable.
 - b. 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:
 - 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 \$1,000 or 15% of the value of travel.

2. **In the event of Travel Disruption when the fare is purchased by way of reward/frequent flyer type points.** If the travel/accommodation provider or travel agent will not refund the value of the component (or will only refund a portion of the value) of the accommodation/transport ticket which was obtained by redeeming reward/frequent flyer type points, We will refund the cost of the equivalent accommodation/transport ticket based on the quoted retail price at the time the accommodation/transport ticket was issued less the value of the portion of points refunded back to You.

Exclusions applicable to Travel Cancellation Cover

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

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. 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 Cardmember, 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
8. the refusal, failure or inability of any person, company or organisation including but not limited to any airline, 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.

Excess applicable to Travel Cancellation Cover:

1. The first \$250 per claim.

1B. 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 Chubb Assistance. 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 Chubb Assistance's senior medical officer, or
3. repatriation directly to Australia when recommended by Chubb Assistance's senior medical officer, or
4. return to Australia after hospitalisation, provided that You are deemed to be medically fit for travel by Chubb Assistance'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 Chubb Assistance's senior medical officer and following consultation with the attending Doctor, and/or
- b. the cost of Treatment to meet Your immediate needs and the cost of hospital accommodation. Cover is limited to a total of \$1,000,000 for the cost of Treatment and Repatriation/Evacuation for any event related to an act of Terrorism. Cover will not apply in the event You travel to a country where the level of advice provided by DFAT is Reconsider Your need to Travel or Do Not Travel and You are caught up in an act of Terrorism, and/or
- c. emergency dental Treatment up to a maximum of \$1,250, and/or
- 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 per Covered Person, to cover incidental expenses, and/or
- 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 Chubb Assistance.

In the event of a Medical Emergency Chubb Assistance 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/or
- b. organise Your admission to an appropriate hospital and guarantee and advance medical expenses.

2. In the event of Your death

In the event of Your death while on a Trip, Chubb Assistance 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 \$50,000 for all Covered Persons.

In an emergency: Contact Chubb Assistance as soon as You have an emergency on **+61 2 8907 5666** and provide Your Macquarie Black 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. You must contact Chubb Assistance before incurring expenses to obtain prior authorisation or as soon as reasonably practicable thereafter. We may limit Your claim if You did not notify Chubb Assistance, it was reasonably practicable for You to notify Chubb Assistance and We have been prejudiced due to the late notification.

2. You must take all reasonable care to prevent, avoid or minimise any claim or 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 Foreign 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://smarttraveller.gov.au>) for 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.
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 these Terms and Conditions. However, 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. By contacting Chubb Assistance 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 claim to be evaluated 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. You travelling against medical advice where a Doctor has deemed You unfit to travel
3. You travelling in circumstances where a reasonable person in Your position would deem themselves unfit to travel
4. any costs relating to an act of Terrorism where the Trip has been booked or commenced following a travel advisory warning being issued for the destination You planned to travel to
5. participation in Special Sports, extreme sports where special equipment, training and preparation are required
6. You engaging in Manual Work
7. costs related to dentures, crowns and orthodontics
8. any costs You incur outside Australia after the date Chubb Assistance tells You that You should return to Australia
9. cost of Treatment performed by Close Relatives
10. coffins and/or urns in excess of those which meet international airline standards for transportation of mortal remains

11. sexually transmitted diseases
12. 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
13. any costs incurred in Australia
14. claims arising from a Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons unless Chubb Assistance's senior medical officer agrees that such Treatment is necessary as a result of any covered accident.

Excess applicable to Medical Emergency Expenses Cover

1. \$250 per person per claim.

1C. 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 \$750 per Covered Person to a maximum of \$1,500 for all Covered Persons.

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

1. \$250 per person, per claim.

1D. Special Event 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 Your Trip is interrupted by an unexpected cause outside of Your control and as a result You are going to miss a Special Event which cannot be delayed, We will pay the reasonable additional costs up to \$3,250 in total for all Covered Persons for the purpose of using alternative transport to arrive at the destination of the Special Event on time.

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 Special Events Cover

1. \$250 per person, per claim.

1E. 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 \$3,000 per Covered Person to a maximum of \$12,500 for all Covered Persons.

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, and
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), and
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

1. \$250 per person per claim.

1F. 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, or
- d. in a locked security box within Your hotel and there is evidence of forced entry.

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

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.

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.

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.

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 Covered Person, with a maximum of \$20,000 per Macquarie Black Card Account in any one three hundred and sixty-five (365) day period
 - b. clothing and personal items including Valuables – \$3,500 per item
 - c. portable electrical equipment and binoculars – \$3,500 per item
 - d. cameras and associated equipment/accessories – \$3,500 in total per camera (inclusive of equipment and accessories for that camera)
 - e. laptop computers and associated equipment/accessories – \$3,500 in total.

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

2. We will also provide up to \$500 per Covered Person with a maximum of \$1,000 for all Covered Persons 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 Covered Person, to a maximum of \$1,000 for all Covered Persons 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 (eg 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 (eg 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 9 or 10 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:

1. items loaned, hired or entrusted to You
2. loss of Personal Baggage stolen from an unattended motor vehicle if the items have not been locked in the Secure Area
3. Valuables, whether stolen, damaged or destroyed, in an unattended motor vehicle (unless locked in the Secure Area) or in checked-in baggage
4. electrical or mechanical breakdown of the item
5. wear and tear, moth, vermin, denting, scratching or any process of dyeing or cleaning
6. confiscation or destruction by order of any government or public authority
7. damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel, or motor vehicle
8. 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. 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

1. \$250 per person per claim.

1G. 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

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:

- a. that are recoverable from You
- b. that are incurred with Our consent
- c. 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 event(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)
 - 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
 - b. the carrying on of any trade, business or profession.

- 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 above 3,000 metres; 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 per claim.

1H. 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) and Section 4 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 Cardmember, \$15,000 for Spouse and \$10,000 for Dependent Children.

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 can not be found, We will after twelve (12) months treat You as having died as a result of the accident.

Excess applicable to Accidental Loss of Life Cover

- Nil per person per claim.

1I. Loss of Income

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 suffer an Injury resulting in You being unable to attend Your usual work in Australia and provided this is certified by a Doctor, We will pay You for Your weekly wage up to a maximum of \$1,000 per week, but not in respect of the first thirty (30) days after You originally planned to resume work in Australia. This benefit is only payable if Your disability occurs during Your Trip and within thirty (30) days from the date of the accident. The maximum cover for loss of income is limited to \$12,000.

Excess applicable to Loss of Income

- Nil per person per claim.

1J. Mugging

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 pay You \$500 if You suffer an Injury and are hospitalised as an in-patient as the result of a mugging attack. You must report the mugging to the police within 24-hours of the attack and obtain a police report. Cover under this section is in addition to other hospital expenses cover that may be available in Section 1.

Excess applicable to Mugging

1. Nil per person per claim.

1K. Domestic Pets

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 pay You up to \$50 for each 24-hour period toward additional boarding fees charged for Your domestic pet(s) that You have placed in boarding while You are on Your Trip. The most We will pay is \$500. We will only pay this if You are delayed beyond Your original return date and the delay was not Your fault, and You provide proof of Your additional fees.

Excess applicable to Domestic Pets

1. \$250 per person per claim.

1L. 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, and You are detained for more than 12 continuous hours, 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 up to a maximum of \$20,000 for all Covered Persons.

Excess applicable to Hijack Cover

1. Nil Excess.

2. Purchase Security Insurance

Specific definitions under Purchase Security Insurance

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 Macquarie Black 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, 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. an article 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.

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

Purchase Price means the amount shown on Your Macquarie Black 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.

1. 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 Macquarie Black Card Account with an amount not exceeding the Purchase Price of the Eligible Item.

We will pay up to:

- a. \$2,500 for jewellery, watches, precious metals and gem stones, from any one (1) event
- b. \$2,500 per event only
- c. \$25,000 in any one (1) three hundred and sixty-five (365) day period

Terms and Conditions applicable to Purchase Security Cover

1. If an Eligible Item has been partially paid for with Your Macquarie Black 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 Macquarie Black 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:

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 an unattended 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

1. \$250 per person, per claim.

3. Extended Warranty Insurance

Specific definitions under Extended Warranty Insurance

Eligible Product(s) means a product which:

1. is purchased by You in full using Your Macquarie Black Card Account, and
2. is purchased new (ie it must not have been used in any way at the time of purchase), and
3. is purchased with an original manufacturer's serial number, and
4. is subject to an Original Warranty, and
5. is only used wholly for personal, domestic or non-commercial purposes, and
6. is not within the Excluded Products list, and
7. has a purchase price of less than or equal to \$10,000 (including GST), but does **not** include a product which 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 items, or
 5. an animal or plant life, or
 6. computer software or non-tangible items, or
 7. 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
 8. consumable or perishable items (including but not limited to food, drugs, fuel or oil), or
 9. a boat, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories, or
 10. second-hand, including antiques, or
 11. items of contraband, or

- 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.

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.

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 Macquarie Black 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

We may at Our option:

- repair, rebuild or replace the product, or
- pay the reasonable costs to repair, rebuild, or replace the product, or
- pay the actual purchase price (including GST) of the Eligible Product(s) charged to the Macquarie Black Card Account.

The maximum amount We will pay for all Extended Warranty claims by a Cardmember 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 Macquarie Black Card Account statement showing the purchases as You need these in order to make a claim.

Exclusions under Extended Warranty Insurance

Extended Warranty does **not** cover the following:

- 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
- any costs other than for parts and or labour costs resulting from a covered breakdown or defect
- any obligations, costs or losses beyond those set out in the Original Warranty
- 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
- any repair or rebuilding undertaken other than by Us or Our authorised representatives
- any Excluded Product(s).

Claiming for Extended Warranty

In order to claim for Extended Warranty, You must:

1. provide a copy of the Original Warranty to Us
2. provide detailed explanation and proof of breakdown and defects to Us, including sales receipt and Macquarie Black Card statement showing the purchase and any other documentation necessary to support Your claim
3. disclose to Us details of any other insurance cover under which You may be entitled to claim
4. retain the Eligible Product(s) for inspection by Us or Our authorised representative
5. give Us 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.

Excess applicable to Extended Warranty Insurance

1. \$250 Excess per person per claim.

4. Transport Accident Insurance

Cover

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

1. **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 paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

2. **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 paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

3. **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 Your ticket) either immediately before or immediately after taking a Common Carrier Conveyance, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

4. **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 paragraph 6 of this section entitled “Benefit Amounts and Covered Limits”.

5. **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 paragraph 6 of this section entitled “Benefit Amounts and Covered Limits”.

6. **Benefit amounts and covered limits:**

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

Terms and Conditions applicable to Transport Accident Cover

1. 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.
2. If You are entitled to make a claim We will only make one (1) payment per Macquarie Black Card Account equal to the highest benefit amount payable in relation to the accident and Loss in question.
3. Benefits will be paid in Australian currency to You or to Your estate.
4. The maximum aggregate amount We will pay under the Macquarie Bank Card Insurance Master Policies 01PN529928, 01PN529929, 01PN529930 and 01PN529935 for all losses arising out of one event is \$4,000,000. This means that if as a result of one incident a number of Macquarie Black Card Account holders were injured, We would pay each on a proportional basis (using the above schedule) up to a total of \$4,000,000.

Excess applicable to Transport Accident Cover

1. Nil Excess.

5. Interstate Flight Inconvenience Insurance

Specific definitions under Interstate Flight Inconvenience Insurance

Interstate Flight means travel on a registered passenger airline (but not charter trips) from Tasmania to any mainland Australian State or Territory, or from any mainland Australian State or Territory to another mainland Australian State or Territory or to Tasmania.

Cover

This does not apply for travel outside Australia.

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

5A. Delays

a. Flight Delay

If the intended Interstate 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 Covered Person to Your Macquarie Black Card Account for meals and refreshments up to a total of \$500 for all Covered Persons.

b. 12 Hour Luggage Delay

If following an Interstate 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 Covered Person to Your Macquarie Black Card Account for essential clothing and toiletries, up to a total of \$500 for all Covered Persons.

You will be liable to settle any charges to Your Macquarie Black Card Account and it is Your responsibility to submit any claim separately to Us.

5B. 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 \$1,250 in total for all Covered Persons.

5C. 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 Covered Person to a maximum of \$40,000 for all Covered Persons.

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.

5D. Cancellation of domestic travel arrangements

Under this section We cover You, after total or partial payment of the cost of Your return Interstate Flight fares, to a maximum \$3,000 for all Covered Persons, 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.

- a. Your normal residence in Australia is totally destroyed but not as an act of Terrorism
- b. You are quarantined
- c. You are subpoenaed to attend court in Australia
- d. Your arranged travel is cancelled or delayed by the carrier because of unexpected natural disasters, or
- e. the Cardmember or Spouse is unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

Terms and Conditions applicable to Interstate Flight Inconvenience Insurance

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.

Exclusions under Interstate Flight Inconvenience Insurance

The refusal, failure or inability of any person, company or organisation including but not limited to any airline, 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.

Excess applicable to Interstate Flight Inconvenience Cover

1. Nil Excess.

6. Global Hire Car Excess Waiver Cover

Specific Definitions under Global Hire Car Excess Waiver Cover

Car Rental Company means the company that You have entered 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 motor vehicle 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 in total for all Covered Persons, 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, and
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

1. \$250 Excess per claim.

For more information call 1300 150 300
or visit macquarie.com.au/cards