



Macquarie platinum benefits

This document contains important information on the following benefits available to Macquarie platinum debit Mastercard and/or Macquarie Transaction Account holders:

- Platinum Concierge Services
- Lost Luggage Return, and
- Platinum Debit Mastercard Insurances (Card Purchase Cover and Wallet Guard Cover).

Please take some time to read through the terms and conditions in relation to each of these benefits as they contain details on specific services and insurance benefits available to you.

Platinum Concierge Services and Emergency Travel Assistance Services are provided by Aspire Lifestyles (Australia) Pty Ltd ABN 83 052 247 104.

Platinum Debit Mastercard Insurance is provided by Chubb Insurance Australia Limited ABN 23 001 642 020, AFS Licence No. 239 687.

Macquarie Bank Limited does not guarantee these products or services. Should you have any questions relating to these benefits please contact us on 133 174.

Platinum Concierge Services

Effective 6 October, 2016

These terms and conditions apply to use of the services provided by the Macquarie Platinum Concierge Services. Please read through these terms and conditions as they contain details about the services available and other important information.

The services offered by Macquarie Platinum Concierge Services are available 24 hours a day, seven days a week by calling **+61 2 7907 0816**. The Lifestyle Services have been made available to Cardholders by Aspire Lifestyles (Australia) Pty Ltd ABN 83 052 247 104.

Cardholders receive automatic access to the benefits in these terms and conditions. A Cardholder's acceptance of the Macquarie transaction and savings accounts terms and conditions or the Macquarie debit card conditions of use (as applicable) constitutes acceptance of these terms and conditions.

1. Meaning of key words

Cardholder means a person who has been issued with a Macquarie Platinum Debit Mastercard and who permanently resides in Australia.

Lifestyle Services means the following personal assistance and lifestyle services:

- a. flight information
- b. hotel information, referrals and reservations
- c. car rental, limousine and car service information, referrals and reservations
- d. mail/fax travel destination package (major cities only)
- e. sourcing, purchasing, and delivery of tickets for theatre shows, concerts, and sporting events
- f. sourcing and arranging hospitality packages
- g. providing details of events and shows in cities worldwide
- h. fine dining, restaurant referrals and reservations
- i. country and major cities information:
 - i. festivals, museums and music entertainment information
 - ii. time, house and holiday information
- j. health club information, referrals, reservations
- k. golf tee time information and reservations
- l. shopping location information
- m. floral arrangement and delivery
- n. party planning for special occasions
- o. gift sourcing:
 - i. gift arrangements
 - ii. gift basket
 - iii. floral arrangements
- p. arranging and booking hairstylists/make-up artists for special events
- q. arranging and booking with qualified personal fitness trainers
- r. stress relief massage therapy
- s. sourcing, purchasing and delivery of goods
- t. referrals to providers of goods and services, and
- u. assistance in locating lost articles.

Macquarie means Macquarie Bank Limited ABN 46 008 583 542 (Australian Financial Services Licence and Australian Credit Licence 237502) and its successors and assigns.

Macquarie Platinum Concierge Services means Aspire Lifestyles (Australia) Pty Ltd ABN 83 052 247 104 who provides the Lifestyle Services under an arrangement with Macquarie.

2. Eligibility

Lifestyle Services are available locally and worldwide to Cardholders whilst they hold a Macquarie Platinum Debit Mastercard or Macquarie Transaction Account.

3. Conditions to the provision of the Lifestyle Services

The Cardholder will be informed of the cost and options, if available, before any booking or purchase is made on behalf of the Cardholder. Any costs associated with the provision of these Lifestyle Services will be the sole responsibility of the Cardholder.

Any ticket purchases once authorised and confirmed by the Cardholder will be deemed non-refundable and non-exchangeable items. Macquarie Platinum Concierge Services will always strive to secure the best seats available according to the Cardholder's specific request and price range.

4. Charges relating to use of the Lifestyle Services

Macquarie Platinum Concierge Services will provide the Cardholder with a clear and detailed breakdown of any costs associated with the provision of a Lifestyle Service prior to arranging the service. Macquarie Platinum Concierge Services will always request the Cardholder's authorisation before their Macquarie Platinum Debit Mastercard is charged for the provision of a Lifestyle Service. Returns, refunds and cancellations are at the discretion of the supplier of the goods and services.

The Cardholder will not be charged for research and/or co-ordination services performed by Macquarie Platinum Concierge Services (including any telecommunication charges associated with fulfilling a request and costs incurred in utilising the Macquarie Platinum Concierge Services international network of agents/correspondent companies).

Macquarie Platinum Concierge Services will use its best efforts to source reasonably priced shipping and delivery charges for goods or services purchased on behalf of the Cardholder.

The following are the responsibility of the Cardholder:

- costs of goods/services purchased
- any deposit paid
- costs of cancellation
- delivery/shipping costs including insurance costs
- custom duties and import taxes
- costs incurred in transferring funds to fulfil a request, and
- funds advanced to fulfil a request.

Goods and services acquired on behalf of the Cardholder will be charged directly to the Cardholder by the supplier of the goods or services.

All transactions you make with your Macquarie Platinum Debit Mastercard in a currency other than Australian dollars will be converted to Australian dollars.

For further details regarding international transactions, including fees, please refer to the Macquarie transaction and savings accounts terms and conditions or the Debit card conditions of use (as relevant).

5. Exclusions in sourcing goods

Macquarie Platinum Concierge Services will not source any goods or services:

- for large-scale commercial use
- from overseas when customs regulations prohibit the shipping of the items to the Cardholder

- which are prohibited under applicable law, or
- which contravene popular moral or ethical standards.

6. Purchase and shipping restrictions

Macquarie Platinum Concierge Services will arrange for the purchase and shipping of goods or services on behalf of the Cardholder, provided that such goods and services are for personal use and a shipping agency can be located to ship the requested quantity of items and with insurance for the total value of the items.

Macquarie Platinum Concierge Services requires that all items shipped must be insured for the full purchase value and such insurance costs shall be borne by the Cardholder. If the Cardholder refuses to do so, he/she will be referred to the shipping agent to make direct arrangements.

Macquarie Platinum Concierge Services will not arrange the purchase or delivery of any commercial consignment. Macquarie Platinum Concierge Services will purchase and ship items in accordance with international shipping regulations and will observe the customs and excise restrictions in force. The Cardholder will be informed if customs, excise and value added taxes are applicable. The Cardholder is responsible for any such charges.

7. Restaurant reservations

Macquarie Platinum Concierge Services will recommend restaurants to Cardholders and secure reservations, subject to availability.

8. Exclusions

The following will not be provided by Macquarie Platinum Concierge Services:

- any request involving the use of illegal channels
- any requests which are deemed as immoral and/or unethical (e.g. invasion of privacy)
- requests which contravene any applicable laws in force, or
- services to or from countries which are the subject of Australian Government sanctions.

9. General Conditions and Exclusions

Any fraudulent act, forgery, false or misleading act or omission on the part of the Cardholder shall automatically end all obligations to provide the Cardholder with the Lifestyle Services on that particular occasion.

Macquarie shall not be responsible for delays or failures to provide the Lifestyle Services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity or any other event of force majeure which prevents the provision of the Lifestyle Services.

The Lifestyle Services may not be provided to the Cardholder if the Cardholder's Macquarie Platinum Debit Mastercard is suspended or cancelled for any reason or their relevant account linked to the Macquarie Platinum Debit Mastercard is stopped or closed.

To the extent permitted by law, Macquarie makes no representations or warranties, either express or implied, and Macquarie expressly disclaims any and all liability (including consequential damages) in relation to the arrangement of the Lifestyle Services. Macquarie may vary or terminate these terms and conditions at any time without the Cardholder's consent. Macquarie will notify the Cardholder of any variation of these terms and conditions electronically. If you have any complaint in relation to the provision of the Lifestyle Services, please call **+61 2 7907 0816**. You may be charged the cost of a local call if you are calling this number from a landline in Australia. You may incur additional costs if you are calling from a mobile telephone or from overseas.

Luggage Return Service

The Luggage Return Services shall be provided by a third-party provider Blue Ribbon Bags, LLC (“Provider” or “BRB”). The following terms and conditions shall apply to the services and apply to each passenger.

You can report the Mishandled Baggage claim to the Provider, by filing a Mishandled Baggage Report with Provider online at <https://aspirelifestyles.blueribbonbags.com>

Macquarie Bank is not the provider of the Luggage Return Services and does not guarantee this service or have any responsibility or liability to You in relation to it. The Parties agree as follows:

1. SERVICE AGREEMENT:

The baggage tracking service comprises retrieval service for checked baggage that have been loaded onto a flight or multiple flights, but not those flight/s which the Passenger has taken, or has been misdirected to a destination different from your flight's end point destination, as reported by the airline flown (“Mishandled Baggage”), with a service satisfaction guarantee that includes remuneration for any Mishandled Baggage that is not located within a fixed period of time. This fixed period shall be 96 hours from the time of the passenger's flight landing, in which the baggage did not arrive with the passenger, as scheduled, and as reported, by the airline flown. The elements of the service are as follows:

(a) Baggage Retrieval

As part of the Baggage Retrieval service, the service shall actively engage with Passenger, airline, and other resources to locate and expedite the return of Passenger's Mishandled Baggage within 96 hours of the airplane's actual arrival time at Passenger's destination (hereinafter referred to as the “**Service Period**”). Passenger understands that Blue Ribbon Bags is an internet-based service. All correspondences having to do with any Mishandled Baggage Reports, or anything regarding the Blue-Ribbon Bags Service is done via email only. Passengers and customers will still be obligated to comply with the terms and conditions of this Service Agreement, even without sufficient internet or email access.

(b) Service Satisfaction Guarantee Payment

If the Baggage Retrieval service is not successful and the Passenger's Mishandled Baggage is not returned, per these terms and conditions, within the Service Period, Provider shall pay the Passenger AUD100 per bag, in accordance with the Service Satisfaction Guarantee.

Remuneration of the Service Satisfaction Guarantee Limit of Liability is limited to two (2) undelivered bags per passenger. To be eligible for the Baggage Retrieval services and Service Satisfaction Guarantee payment provided for in this Service Agreement Passenger accepts and must fully comply with the following:

2. RESPONSIBILITIES AND UNDERTAKINGS OF PASSENGER:

- a) **Payment of the Service Agreement Fee by the Passenger shall constitute full acceptance by Passenger of the terms of this Service Agreement.**
- b) **All information provided by the Passenger for the baggage tracking service product, or when filing a mishandled baggage report (“MBR”), must be accurate and truthful.** Inaccurate entries of information when purchasing the product, including mistaken passenger names, wrong airline choices, and wrong airline confirmation numbers will void the Service Agreement and Passenger will be ineligible for any Baggage Retrieval services and Service Satisfaction Guarantee payments under this Service Agreement. *E-ticket numbers or any ticket number issued by a travel agency that sold the passenger their airline ticket, will not qualify as airline confirmation numbers. An airline confirmation number must be issued by the airline itself, and only flights listed under the airline confirmation number issued by the airline that the ticket was purchased for, will qualify for baggage retrieval services or the Blue-Ribbon Bags Satisfaction Guaranteed Payment in the event of a lost bag.*

- c) If the Passenger is informed, via email, of wrong information provided within the Passenger's Mishandled Baggage Report, passenger will have 12 hours to correct the information provided. Any misinformation not corrected by the passenger, within 12 hours of being informed will void the service agreement and mishandled baggage report, and Passenger will be ineligible for baggage retrieval services or satisfaction guaranteed payment. All flights within a passenger's itinerary, or that a passenger has taken to arrive at their destination, and all flights that a passenger's bag(s) are tagged for by any airline's baggage tag system within their journey to their final destination, must be covered with the Blue Ribbon Bags service in order to qualify for baggage retrieval services or the Blue Ribbon Bags satisfaction guaranteed payment in the event of a mishandled bag. Any portion of a passenger's trip to arrive at their destination, or if the passenger's bags are tagged for flights under any airline's baggage tag system, that is not covered with a Blue Ribbon Bags Service Agreement, will disqualify the passenger from baggage retrieval services or the satisfaction guaranteed payment in the event of a mishandled bag, even in the event that all other flights within that journey have separate services purchased for them. Once a Mishandled Baggage Report has been filed for a bag, passenger may not purchase additional services for additional flights having anything to do with the bag reported under the active MBR. Any changes to the delivery address that require an additional flight, which requires an additional service, may not be purchased after a Mishandled Baggage Report has been filed. Changes to the delivery address of the passenger for a Mishandled Bag that has already been reported to provider that does not already have an additional service associated with the additional flight, will disqualify the passenger from eligibility for baggage retrieval services or the Blue-Ribbon Bags satisfaction guaranteed payment.
- d) Passenger acknowledges that Provider has the right to reject any effort to purchase the baggage tracking service product and may cancel any Service Agreement (including the return of the Service Agreement Fee to the Passenger) at any time prior to the filing of a Mishandled Baggage Report by the Passenger.
- e) Passenger must promptly, within the Service Period, report a claim to the airline (in the form required by the rules of the airline) that Passenger's baggage has been mishandled or undelivered before reporting their Mishandled Baggage to the provider.
- f) Passenger must receive from the airline an acknowledgement of the Mishandled Baggage Claim, which must include a unique identifier for their airline lost luggage claim (often called a file locator, reference or tracking number). Blue Ribbon Bags will not retrieve unique identifier numbers (file reference, locator, or tracking numbers) from the airline on the customer's behalf. It is the passenger's responsibility to collect this information from the airline when filing their lost baggage claim with the airline. Mishandled Baggage Reports not containing unique identifying numbers will not be processed, and Passenger will be ineligible for any Baggage Retrieval services and Service Satisfaction Guarantee payments under this Service Agreement.
- g) Passenger must then report the Mishandled Baggage Claim to Provider, using the reporting methods as explained in section 2(j) of this agreement, including the airline-issued unique identifier for their lost luggage claim ("file reference number") and for each bag ("baggage tag number"), and all required information, within 24 hours of the airplane's actual arrival time for the Mishandled Baggage Report to be processed. Any Mishandled Baggage Reports reported to Blue Ribbon Bags at any point after the expiration of the 24-hour deadline from the airplane's actual arrival time will be denied, regardless of the circumstances and reasons, and those passengers will not qualify for baggage retrieval services or for Service Satisfaction Guaranteed Payment.
- h) In order to complete the Mishandled Baggage Report filing process, all passengers are required to submit a copy of the report, as provided to the passenger by the airline when they filed their lost luggage claim, to Blue Ribbon Bags within 24 hours of the passenger's flight landing, in order for the passenger to qualify for baggage retrieval services or the Blue-Ribbon Bags Satisfaction Guaranteed Payment. If this documentation, as provided to the passenger by the airline, is not submitted to Blue Ribbon Bags within 24 hours of the passenger's flight landing, their Mishandled Baggage Report with Blue Ribbon Bags will be denied immediately upon expiration of the 24-hour deadline, and the passenger will not qualify for baggage retrieval services or the Blue Ribbon Bags Satisfaction Guaranteed Payment. The report must be submitted by the passenger by emailing the designated Blue Ribbon Bags email address at mbr@blueribbonbags.com and the passenger must

put their Service Agreement number, provided to them by Blue Ribbon Bags upon purchase, in the subject line of the email. Supporting Airline documentation which is submitted in any other manner than as instructed here will not be considered a valid submission and will not be considered with regard to any Mishandled Baggage Report with Blue Ribbon Bags. Any reports that do not have accompanying documentation submitted in the manner described in this section, will be denied upon expiration of the 24hour deadline from when the passenger's flight landed and the passenger will not qualify for baggage retrieval services or the Blue Ribbon Bags Satisfaction Guaranteed Payment.

- i) All bags will be considered returned to the passenger, and this service agreement will be considered rendered, per the terms and conditions of the Blue-Ribbon Bags Service Agreement, when as per the airline's baggage system, the bag arrives at the airport where the passenger filed their lost luggage claim, as shown in the passengers lost baggage claim.
- j) **Passenger must report the Mishandled Baggage claim to the Provider, by filing a Mishandled Baggage Report with Provider online at <https://aspirelifestyles.blueribbonbags.com>**
All Mishandled Baggage Reports must be submitted to Blue Ribbon Bags within 24 hours of the passenger's flight landing to qualify for services.
- k) Passenger hereby expressly authorizes Provider to act on Passenger's behalf in provision of the Baggage Retrieval service, including all direct communications with the airline, and agrees to promptly provide any required written or other confirmation of this authority. Passenger gives full permission to any airline to release all personal information in relation to the Passenger's baggage or flight to Provider on the passenger's behalf. If a passenger purchases the BRB Service through an Online Travel Agency or any other third-party seller of the Product, the passenger is giving full authority to the Online Travel Agency or Third Party Seller to release all personal and travel itinerary information to Provider at any time prior to or after the passenger's trip. Unless otherwise agreed to in writing, all payments, pursuant to the service Satisfaction Guarantee Payment, made by check for a specific Mishandled Baggage Report, are required to be cashed within 90-days of the check issuance date. Any checks not cashed within the 90 day time period from the date of issuance shall nullify the satisfaction guaranteed payment, and Blue Ribbon Bags will no longer be liable for any payments to that passenger for the referenced Mishandled Baggage Report.
- l) If a Mishandled Baggage Report has been closed or denied for any and/or all reasons, and the passenger finds the closure of the MBR to be an error, the passenger has 12 hours from the receipt of the closure or denial email to inform Blue Ribbon Bags of the error. The passenger may only inform Blue Ribbon Bags of this error by emailing the provider at mbr@blueribbonbags.com, and putting their MBR number in the subject line. Any error emails received after this 12-hour period, or reported in any other method, will not be accepted, and the MBR file will not be reopened, and the passenger will not qualify for baggage retrieval services or our satisfaction guaranteed payment, regardless of the circumstances. If provider accepts the error, and the MBR file is reopened, the provider will have an additional 72 hours from the termination of the original 96 hours from when the passenger's flight landed, otherwise known as the service period, to locate the passenger's luggage. Any baggage associated with a Mishandled Baggage Report that has been reopened for any reason will be considered "returned" to the passenger, per the terms and conditions of this Service Agreement once the baggage is received at the airport on record with the airline's lost luggage claim, and the Passenger will no longer qualify for baggage retrieval services or the Blue-Ribbon Bags Satisfaction Guaranteed Payment.
- m) Any Mishandled Bags, reported by the Passenger, that were required by the airline, or airport, to be "rechecked" by the passenger at an airport, in the event the airline requires the bag to be collected and rechecked by way of a connecting flight or for any other reason, that the airline has no record of bag being rechecked when was required, will not be considered "mishandled" as per the terms and conditions of this Service Agreement, and will not qualify for baggage retrieval services or the Blue Ribbon Bags Satisfaction Guaranteed Payment.

3. ADDITIONAL TERMS:

- a) This Service Agreement applies only to Mishandled Baggage. All Mishandled Baggage must have been given a "tag number" by the airline upon baggage check at the airport. Any bags with no tag numbers will not constitute Mishandled Bags per the terms and conditions of this Service Agreement.
- b) This Service Agreement does not cover Passenger for baggage that has been returned within the Service Period, regardless of the condition of the baggage or its contents.
- c) This Service Agreement does not cover any theft or damage of baggage or its contents at any time, including after the baggage has been returned to Passenger. Any Airline lost luggage claims that include any other form of travel other than air travel within the listed segments on the passenger's journey will void the service agreement, and the passenger will not qualify for baggage retrieval services or the Blue-Ribbon Bags Satisfaction Guaranteed Payment.
- d) Provider may cancel this Service Agreement, and Provider shall have no obligations to Passenger or any third party whatsoever, upon a fraud report or investigation by the airline or Provider related to any lost baggage claim or Mishandled Baggage Report. And Provider may tender such fraud claim to the appropriate investigating authorities.
- e) This Service Agreement incorporates by reference any instructions having to do with mishandled baggage reports or baggage service features posted on the Provider website, including the regular updates.
- f) Returned bags that are delivered within the Service Period to the destination provided by Passenger to the airline will be deemed returned to Passenger in satisfaction of this Service Agreement.
- g) Remuneration of the Service Satisfaction Guarantee Limit of Liability for Mishandled Baggage is limited to two (2) bags per person.
- h) Passenger is ineligible for multiple remunerations under the Service Satisfaction Guarantee Limit of Liability for the same Mishandled Baggage, even if multiple Service Agreements are purchased.
- i) If applicable, in the event Passenger has failed to pay the Service Agreement Fee, or Provider has rejected or cancelled the Service Agreement, the Service Agreement shall be of no force or effect and Provider shall have no obligations to Passenger or any third party whatsoever. This provision applies if the credit card charge for a particular service agreement has been disputed.
- j) Property Irregularity Reports (PIR) issued by an airport (i.e. airport lost and found or any other airport office) or Baggage Irregularity Reports (BIR) or Lost Baggage Claim Forms Issued by an airport: Passenger is ineligible for any Service Satisfaction Guarantee payments under this Service Agreement for airline claim acknowledgements that issue as either a PIR by the airport or BIR or Lost Baggage Claim Forms by the airport, unless the airline issues a separate payment (compensation) for the Mishandled Baggage. Only in the instance that the airline has provided separate compensation for the passenger's lost baggage, Provider will pay the Service Satisfaction Guarantee payment for Mishandled Baggage not returned within the Service Period. If the airline does not issue a separate compensation, Provider will have no payment obligation. Proof of payment by the airline for the Mishandled Baggage will be required. This compensation provided to the passenger by the airline must be documented by the airline providing the compensation and must be for a bag that remains lost, as documented by the airline. Airline offering passengers "necessities fees" or reimbursement for expenses incurred while the bag was missing will not qualify as compensation, and the passenger will not be eligible for the BRB Satisfaction Guaranteed Payment.
- k) Provider shall not be liable for any delay due to circumstances beyond its control. This is including, but not limited to, any bag that is unable to be loaded onto a flight due to security issues (including but not limited to dangerous goods found within the bag, and/or the bag being

held up by customs for any reason). Additionally, with regard to delivery failures by third-party carriers attempting to deliver the retrieved baggage to Passenger, or any failure by Passenger to use reasonable efforts to receive the retrieved baggage within the Service Period or assist the provider in any way requested by the provider within the Service Period. This includes requests by Provider for description of baggage, lists of contents within passenger's baggage, or any identifying tags or marks placed on baggage by passenger. All requests of this nature are required to be responded to by the passenger within 12 hours of the request made by the provider. Any requests not responded to within 12 hours of the request being made by the Provider will void the Mishandled Baggage Report and passenger will no longer be eligible for baggage retrieval services or any satisfaction guaranteed payment under this service agreement.

- l) This Service Agreement is non-refundable and non-transferable. If the passenger's flight is cancelled or changed and a new flight is booked in its place which is not listed under the passenger's airline confirmation number with which their service was purchased, passenger must purchase a new service for their new flight. For purchases made through online ticketing websites: each purchase is per the itinerary booked through the online website, which will be listed under the confirmation number provided by that website at the time of purchase. Any changes, including flight cancellations and re-bookings, to the itinerary occurring outside of the web booking will require a separate service to be purchased for any new flights booked. The passenger may inform provider of the change before any of the flights within the itinerary have departed, by emailing us at info@blueribbonbags.com, and putting their Service Agreement Number in the subject line showing the new flights within the itinerary to avoid having to purchase an additional service.
- m) Governing Law; Jurisdiction: This Service Agreement and all claims arising from the agreement of the Parties contemplated herein, whether arising directly under this Service Agreement, shall be governed by and construed in accordance with the laws of the State of New York without giving effect to conflict of law's provisions. The Parties agree to the exclusive jurisdiction of the state and federal courts sitting in the State of New York, New York County for the adjudication of all disputes arising under this Agreement. All decisions regarding Mishandled Baggage Reports are the sole responsibility of Blue-Ribbon Bags. All Third-Party Sellers or distribution partners of the product have no influence or barring on any decisions made with regard to any existing Mishandled Baggage Reports, including all Denials, Closures, or Qualifications for the Blue-Ribbon Bags Satisfaction Guaranteed Payment. As well, all Third-Party Sellers and distribution partners of the product will be completely indemnified from all legal action resulting from any decisions made with regard to a Mishandled Baggage Report. This includes all Denials, Closures, and Qualifications for the Blue-Ribbon Bags Satisfaction Guaranteed Payment.
- n) If applicable, Passenger agrees that BRB may share Mishandled Baggage Report information with the third-party online travel site or travel agency, from which the passenger purchased the BRB service that is directly associated with that Mishandled Baggage Report.

Platinum Debit Mastercard Insurance

This Policy is effective from 1 May 2023

Policy Number: 01PN529932

Terms and Conditions

This Policy sets out important information about the insurance benefits available to eligible Card Members. The Policy explains the nature of the arrangements and their relevant benefits and risks. If You feel that this product does not meet Your specific needs and intended coverage, this Policy may not be right for You. You may need to buy separate or additional insurance if You do not satisfy the eligibility requirements or if this Policy does not cover You for the things You need cover for.

This document provides general advice only. It does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

There is no obligation to accept any of the benefits of this cover. However, if You wish to make a claim under the cover provided within this Policy, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document.

Group Policy with Chubb

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 Group Policy.

Under the Group Policy entered into between Macquarie Bank and Chubb You get automatic access, where You have met the eligibility requirements set out in the Eligibility for Insurance table, to the benefits detailed in this Policy provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the relevant benefits if You are a Card Member. Macquarie has no responsibility or liability to You in relation to any insurance claim.

Section 48 of the Insurance Contracts Act

Access to this insurance is provided to You solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). You are not a contracting insured (i.e. You cannot vary or cancel the cover – only Macquarie Bank can do this) and You do not enter into any agreement with Us. Macquarie Bank is not the insurer, does not guarantee or hold this right on trust for You and does not act as Chubb's agent (that is, on behalf of Chubb). 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.

No Advice

Macquarie Bank is not authorised to provide any advice, recommendations or opinions about this insurance on behalf of Chubb. No advice is provided by Chubb on whether this insurance is appropriate for Your needs, financial situation or objectives. You should read this Policy carefully and contact Chubb if assistance is required.

Updating this Policy

This Policy may be changed by Chubb and Macquarie without your consent from time to time. This document may be updated from time to time and is available to You at no cost, on Macquarie's website as well as via Electronic and Mobile Banking. Macquarie will provide a notice of advise You when there is an update to this Policy.

Other Insurance

The insurance cover described in this Policy is provided for Your benefit under the Group 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 home and contents policy, an alternative mobile phone policy or individual travel insurance in respect of the same loss as Your claim under this Policy, then Chubb is not liable to provide indemnity under this Policy until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under this Policy in respect of the same loss shall only be excess insurance cover over and above the applicable policy.

Important information about this Policy

As a Card Member, You are entitled to insurance coverage and services under this Policy when You have the following Card Account and meet all of the eligibility criteria (see the Eligibility for Insurance Table):

(a) Macquarie Platinum Debit MasterCard.

This Policy has been designed to offer retail item cover.

The product and service has been designed to cover Card Members:

- that have an in-force Macquarie Bank Card Account (which means it is not cancelled, suspended or terminated); and
- who are a Resident of Australia.

Please familiarise Yourself with this Policy. We want to ensure You are clear about what it covers and what it does not cover or excludes. If You are unclear about anything in this document, please call **1300 791 804** and Our insurance team will be happy to assist You with any enquiries.

If You need to make a claim, keep supporting documents and proof of any loss, including all police reports, sales receipts and charge card statements showing any purchases made.

This document may be updated from time to time and is available to You at no cost, on Macquarie's website as well as via Electronic and Mobile Banking.

This Policy replaces and supersedes any Policy previously issued prior to the effective date.

Eligibility for cover under this Policy

This Policy is available to Card Members for the above-mentioned Cards who meet the eligibility criteria. In order to meet the eligibility criteria, among other things, You need to use Your Macquarie Bank Card Account in accordance with the Eligibility for Insurance table below. Not all cover sections have the same eligibility criteria, so it is important You understand when the benefits under this Policy become available to You.

IMPORTANT: In order to have access to the insurance benefits under this Policy, You must first satisfy the eligibility criteria as set out within this Policy.

See the Eligibility for Insurance table for details of when You are eligible for cover.

Exclusions within this Policy

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under the Policy, while other exclusions apply to all claims. You should read the following:

- General Exclusions which apply to all claims.
- Each cover section includes information about what We cover and any terms and conditions that apply to the cover section.

To ensure You understand when We will pay for a claim, You should read each section carefully, including each benefit covered under 'What We Cover' together with any 'Terms and Conditions' and 'Exclusions' applicable under each cover section.

Excess

Where applicable, an Excess is applied for each Covered Person, for each Event.

If a claim is covered, the Excess is first deducted from the amount We will pay and before any relevant limits have been applied to the claim amount.

The Excess amount is specified in the Schedule of Benefits.

An Excess may also be a waiting period, which is the amount of time You have to wait until the benefit may become payable.

Example

The below example is provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim

Anna purchases a laptop using her Macquarie Bank Card Account. Shortly after purchasing the item, she accidentally drops it and it is damaged. Anna paid \$1,200 for the laptop. The Excess is \$250.

Deduct the Excess of \$250.

Check the total cover limits and sub-limits in Schedule of Benefits. The amount claimable is below these limits.

Calculation for the amount payable:

(-Excess) + laptop = amount payable

(-\$250) + \$1,200 = \$950

Fraud

Chubb considers it important for customers to take insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We utilise Our dedicated special investigations unit at Chubb to detect and investigate selected claims daily. When the evidence supports it, Chubb will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

Goods and Services Tax

If We agree to pay a claim under Your Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant Policy limit).

Australian Law

Your Policy is governed by the laws of the State or Territory of Australia where Your Home is. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of the State or Territory of Australia where Your Home is.

Australian Currency

All payments by You to Us and Us to You under Your Policy must be in Australian currency.

Termination

Cover is terminated at the earlier of the following:

- cancellation of Your Macquarie Bank Card Account; or
- termination of the Group Policy.

Upon termination of the Group Policy, the insurance benefits will no longer be available to Card Members to claim for any Event that occurred after the termination date.

About Chubb Insurance Australia Limited

Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (Chubb) is the insurer and issuer of this product. In this PDS, “We”, “Us”, “Our” means Chubb.

Chubb is an Australian financial services licensee (Licensee) authorised to deal in and provide advice in relation to general insurance products. Our contact details are:

ABN: 23 001 642 020

AFS Licence Number: 239687

Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal address: GPO Box 4907, Sydney NSW 2001

O 1300 791 804

F +61 2 9335 3467

E CustomerService.AUNZ@chubb.com

General Enquiries

If You have any questions about Your Policy, You can either:

Email Chubb at CustomerService.AUNZ@chubb.com

Write to Chubb at **GPO Box 4907, Sydney NSW 2001**

Call Chubb on **1300 791 804** (Monday to Friday 8:30am-5:00pm AEST)

Eligibility For Insurance Table

Cover Section	Eligibility Criteria	When are the benefits available under this Policy?	When are no benefits available under this Policy?
Card Purchase Cover (Section A)	To be eligible for the benefits under the cover section(s) of the Policy, the following eligibility criteria needs to be met: <ol style="list-style-type: none"> You are a Covered Person. You are a Resident of Australia. You purchase an Eligible Item and pay the entire cost using the Card Member’s Macquarie Bank Card Account. You hold a Macquarie Bank Card Account which is in force (meaning it is not cancelled, suspended or terminated) when You meet condition 3. 	If You have satisfied the eligibility criteria, You will have cover for the Eligible Item that eligibility condition 3 applies to.	There is no cover under this Policy if: <ol style="list-style-type: none"> You do not meet the eligibility criteria; Your Macquarie Bank Card Account has been cancelled, suspended or terminated; the Group Policy is terminated. Please also refer to the Terms, Conditions and Exclusions within the cover section as well as the General Exclusions within this Policy.
Wallet Guard Cover (Section B)	<ol style="list-style-type: none"> You are a Covered Person. You are a Resident of Australia. You hold a Macquarie Bank Card Account which is in force (meaning it is not cancelled, suspended or terminated). 	If You have satisfied the eligibility criteria, the Wallet Guard Cover provided for in this Policy is available to You.	There is no cover under this Policy if: <ol style="list-style-type: none"> You do not meet the eligibility criteria; Your Macquarie Bank Card Account has been cancelled, suspended or terminated; the Group Policy is terminated. Please also refer to the Terms, Conditions and Exclusions within the cover section as well as the General Exclusions within this Policy.

Definitions

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

Additional Card Member means a person who holds an additional Macquarie Bank Card Account which attaches to the Card Member and may have previously been referred to as a supplementary card member.

Card Member means the person who is the primary account holder of an issued Macquarie Bank Card Account.

Cash means coins and bank notes of legal tender.

Chubb means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, SYDNEY NSW 2000 (Chubb).

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

Covered Person means

1. the Card Member; and
2. their Spouse; and
3. their legally Dependent Child(ren); or
4. an Additional Card Member.

Dependent Child(ren) means any child (including step child or legally adopted child) of a Card Member or Spouse who is unmarried and living at Home and where the child is primarily dependent upon the Card Member or Spouse for maintenance and support and the child is:

- a) nineteen (19) years of age or younger; or
- b) twenty-five (25) years of age or younger and;
 - i. a full-time student of an accredited institution of higher learning; or
 - ii. permanently mentally or physically incapable of self-support, as confirmed by medical evidence from a Doctor.

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

Eligible Item means an item:

1. that is purchased from a retailer solely for personal use; and
2. that is new and has not been used in any way at the time of purchase; and
3. the cost of which has been charged to Your Macquarie Bank Card Account.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Excess means the amount first payable by each Covered Person for each claimable Event, when indicated. This means that if such claim is covered, the Excess will be deducted before any relevant depreciation and limits have been applied to the amount being claimed. For example, if the excess is \$250 and Your claim is accepted, and You are claiming \$500 (where no depreciation is applied), the calculation is: (-\$250) (the Excess) + \$500 = \$250.

Forcible Entry means unlawful entry by forcible and violent means, as evidenced by a broken window, damaged or picked lock, broken hinge or door handle.

Group Policy means the group policy of insurance held by Macquarie Bank as detailed in 'Terms and Conditions' section of this Policy.

Home means Your usual place of residence in Australia (where You live).

Macquarie Bank means Macquarie Bank Limited of 1 Shelley Street, Sydney, NSW 2000, the Policy holder.

Macquarie Bank Card Account means an account issued by Macquarie Bank which is current (meaning it is not suspended or cancelled), billed from Australia in Australian dollars for the following card product:

- a. Macquarie Platinum Debit MasterCard.

Pair or Set means a number of items used together, associated as being similar or corresponding (including attached and unattached accessories) and being regarded as one (1) unit.

Personal Effects means the personal items contained in Your Wallet(s), such as cosmetics, perfume, sunglasses and keys.

Policy means this document which details the insurance benefits available to You under the Group Policy including all relevant terms, conditions and exclusions.

Public Place means, but is not limited to, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches, entertainment venues and any place that is accessible by the public.

Resident of Australia means an Australian citizen, holder of an Australian permanent residency visa, partner/spouse visa, Australian skilled migrant visa (including 457 and Temporary Skill Shortage (TSS) visa), or a student visa:

- a) with a right to entry into Australia in accordance with their citizenship, residency or visa;
- b) with access to long-term medical care in Australia;
- c) who has a permanent Australian residential address; and
- d) who currently resides in Australia.

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 station wagon, the fixed storage units of a motorised or towed caravan, or a locked luggage box locked to a roof rack locked to the vehicle, providing that, in each case, all items are out of sight.

Spouse means the Card Member's husband, wife, fiancé, defacto.

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;
 - ii. commission of, or threat of, force or violence;
 - 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 of 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.

Unattended means when Your Personal Effects, Cash or Valuable Documents are not:

- a) worn or carried by You;
- b) or under Your observation within three (3) metres of You.

Valuable Document means Your passport, visa, birth certificate, drivers licence or any other documents belonging to You issued by any governmental, statutory or regulatory authority in Australia.

Wallet(s) means a wallet, handbag, purse or briefcase used for carrying Your Personal Effects, Cash and Valuable Documents.

Wallet Theft means the act of theft, burglary, robbery, or stealing of Your Wallet(s) by forcible or violent means from You.

We/Our/Us means Chubb.

Work means Your usual place of work within Australia having a fixed physical address.

You/Your means a Covered Person.

Coverage Summary

The coverage summary table below can be used as a quick reference to understand key coverage elements to each cover section. For a full understanding of what is covered, when You are covered and where cover does not apply, please refer to the individual section including the General Exclusions within this Policy. The benefits provided are subject to the terms, conditions and exclusions contained within this Policy.

Cover Section	Cover Description	Key Exclusions and Limitations
Section A	Card Purchase Cover Provides cover for theft or accidental damage to Eligible Items within ninety (90) days of purchase.	<ul style="list-style-type: none"> Eligible Items left Unattended in a Public Place (unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation); Eligible Items left Unattended in a motor vehicle except where they are locked in a Secure Area which has been accessed by Forcible Entry or You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation.
Section B	Wallet Guard Cover Provides cover for theft, burglary, robbery or stealing of Your Personal Effects, Cash, Valuable Documents and Wallet(s) whilst carried by You outside Your Home.	<ul style="list-style-type: none"> Wallet Theft where Your Wallet(s) was not being carried by You; Wallet theft occurring inside Your Home.

Schedule of Benefits

Retail Item Cover			
Section of Cover	Cover	Benefit Limit	Excess applies
Section A	Card Purchase Cover (section limit)	Up to \$25,000 in any one (1) calendar year (1 st January – 31 st December) period	\$250
	Per Eligible Item	Up to \$2,500	
Section B	Wallet Guard Cover	Up to \$500 per Covered Person per Event	10% of the claimable amount

Section A – Card Purchase Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

What We Cover

Theft or damage of an Eligible Item

If Your Eligible Item is stolen or accidentally damaged within ninety (90) days of purchase, We will:

- pay You the reasonable costs for the Eligible Item to be repaired if it is practical and economic for the Eligible Item to be repaired;
- If it is not practical and economic for You to have the Eligible Item repaired, We will reimburse You with the replacement amount not exceeding the original purchase price of the Eligible Item;
- up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Card Purchase Cover

1. Any claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been lost, stolen, damaged or destroyed. For example, if one earring is stolen We will only pay 50% of the cost of replacement earrings.
2. An Eligible Item which is left Unattended in a Public Place and which is not subsequently recovered shall not constitute theft, unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation.
3. 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.
4. In the event of a claim You must provide Us with copies of invoices and/or receipts relating to the Eligible Item purchase and, upon request, You must also provide Us with the damaged Eligible Item or receipt as proof of mailing/shipping.
5. Claims for theft must be reported to the local police and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the theft or criminal damage to (to the extent such details are within Your power to provide).

Exclusions applicable to Card Purchase Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. damage to an Eligible Item wilfully damaged by You;
2. claims for theft where there is insufficient evidence that You have taken reasonable steps to report the incident to the local police. Such evidence includes details of the time and place You made the report, and the name and contact details of who You reported the theft or criminal damage to (to the extent such details are within Your power to provide);
3. costs where a claim has been paid under any other section under this Policy for the same Event;
4. theft or damage to an Eligible Item received as a gift;
5. items purchased in a business name or business owned or business related;
6. an Eligible Item which is left Unattended in a Public Place, unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation;
7. damage resulting from normal wear and tear (damage that naturally and inevitably occurs as a result of normal wear or aging) to Eligible Item;
8. damage to an Eligible Item caused by product defects;
9. theft of or damage to an Eligible Item left Unattended in a motor vehicle, except when:
 - i. the Eligible Item is locked out of sight in a Secure Area and Forcible Entry has been used by an unauthorised person to gain entry to the vehicle, and evidence of such Forcible Entry is available; or
 - ii. You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation;

10. theft of 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 traveling companion previously known to You;
11. theft of or damage to:
 - a. animals, living plants, perishable goods (including but not limited to food, drugs, fuel or oil);
 - b. software, operating systems or firmware;
 - c. Cash, its equivalents, traveller's cheques, tickets or negotiable instruments;
 - d. boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
 - e. second-hand, including antiques;
 - f. 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.

Excess applicable to Card Purchase Cover

As noted in the Schedule of Benefits.

Section B – Wallet Guard Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

What We Cover

Theft of Personal Effects, Cash, Valuable Documents and Wallet(s)

If You are carrying Your Wallet(s) outside Your Home and You suffer Wallet Theft, We will pay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Wallet Guard Cover

1. Cover applies to the theft of Wallet(s) which are carried by You while You are outside Your Home.
2. Any claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been lost, stolen, damaged or destroyed. For example, if one earring is stolen We will only pay 50% of the cost of replacement earrings.
3. Claims for Wallet Theft must be reported to the local police and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the Wallet Theft including details of the time and place You made the report, and the name and contact details of who You reported the theft or criminal damage to (to the extent such details are within Your power to provide).

Exclusions applicable to Wallet Guard Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. theft of electronic items and equipment, such as, personal stereos, MP3 players, iPods or equivalents, computers/laptops or computer related equipment (and software), PDAs, mobile phones, smart phones, and their accessories;
2. costs where a claim has been paid under any other section under this Policy for the same Event;
3. theft of Personal Effects, Cash or Wallet received as a gift;
4. claims for Wallet Theft where there is insufficient evidence that You have taken reasonable steps to report the incident to the local police. Such evidence includes details of the time and

place You made the report, and the name and contact details of who You reported the theft or criminal damage to (to the extent such details are within Your power to provide);

5. Wallet Theft where Your Wallet was not being carried by You;
6. Wallet Theft occurring inside Your Home;
7. damage resulting from normal wear and tear to Your Wallet, Personal Effects or Valuable Documents;
8. theft of or damage to jewellery, watches, precious metals and gemstones in baggage unless carried on You.

Excess applicable to Wallet Guard Cover

As noted in the Schedule of Benefits.

General Exclusion Applicable to All Sections

We will not cover losses, pay or reimburse any costs, under any section of this Policy which are recoverable from any other source, or arising from:

1. where You are not a Resident of Australia;
2. being under the influence of alcohol, whilst operating a motor vehicle, where You have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
3. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor and taken in accordance with the prescription and Doctors' advice but is not for the treatment of addiction to illegal drugs;
4. Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
5. any reckless misconduct or wilful or malicious act committed by You;
6. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
7. any costs with respect to Cuba;
8. declared or undeclared war, civil war, rebellion, revolution, insurrection, military or usurped power 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;
9. service in the armed forces (military, naval or air service of any country);
10. participation in any military or emergency services such as, police or fire-fighting;
11. activities undertaken as an operator or crew member of any transport provider;
12. flying in military aircraft or any aircraft which requires special permits or waivers;
13. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries. This exclusion does not apply to any Covered Person who is not the perpetrator of any such illegal act, or who did not know of or condone any such act;
14. 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;
15. an act of Terrorism;
16. any loss of enjoyment or any financial loss not specifically covered within this Policy;
17. an epidemic, pandemic or outbreak of an infectious disease or virus or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

How do I make a claim?

Non-emergency – Making a claim is quick and easy: in 4 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 representative) will need to provide:

1. The Policy number as shown in this Policy, which enables Us to verify Your Policy details.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
 - receipts or other proof of expenses;
 - reports that have been obtained about the loss, theft or damage;
 - product warranties or bank statements;
 - photographs or quotes. Please attach these to Your online submission to expedite assessment;
 - additional evidence that We may reasonably request to enable Us to assess Your claim; and
 - 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 unreasonable and unnecessary expenses, including notifying Chubb Assistance as soon as practically possible.
2. Claims for loss, theft or criminal damage must, unless not reasonably possible, be reported to the local police and a written report obtained of the incident occurring. If it is not reasonably practical to obtain a written report, You must provide reasonable evidence in support of why a report cannot be obtained, such as emails, call logs to the local police demonstrating Your attempt to obtain the report.

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.

Can I claim under this Policy if I can claim for the same expense under another insurance Policy?

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 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 under 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 all evidence to support Your claim has been submitted, if We approve Your claim, We will settle Your claim within five (5) business 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. Hours of operation: 8:30am to 5pm Monday to Friday.

Privacy Statement

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](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (**APPs**), as amended or replaced from time-to-time.

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 and research, in relation to new products, services or information that may be of interest to You.

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 (e.g., 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:

- the policyholder (where the insured person is not the policyholder, i.e. group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);

- 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); and
- 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.

In the circumstances where We disclose Your 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 decision to provide Your Personal Information

In dealing with Us, You agree to provide Us with Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return it to:

Email: CustomerService.AUNZ@chubb.com
 Fax: + 61 2 9335 3467
 Address: GPO Box 4907
 Sydney NSW 2001

Further information request

If You 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
 +61 2 9335 3200
Privacy.AU@chubb.com

How to make a complaint

If You are not satisfied with Our organisation, services, Our response to Your enquiry, or You have any concerns about Our treatment of Your Personal Information or You believe there has been a breach of Our Privacy Policy, or You are not satisfied with any aspect of Your relationship with Chubb and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
 Chubb Insurance Australia Limited
 GPO Box 4065
 Sydney NSW 2001
 P +61 2 9335 3200
 F +61 2 9335 3411
 E complaints.AU@chubb.com

For more information, please read Our [Complaints and Customer Resolution](#) policy.

Complaints and Dispute Resolution

We understand that You could be dissatisfied with Our organisation, Our products and services, or

the complaints handling process itself. We take all Our customer's concerns seriously and have detailed below the complaints process that You can access.

Complaints and Customer Resolution Service

Contact Details

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 Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

Process

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

Our response

We will acknowledge receipt of Your complaint within one (1) business day of receiving it from You, or as soon as practicable. Following acknowledgement, within two (2) business days We will provide You with the name and relevant contact details of the CCR Service team member who will be assigned to liaise with You regarding Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation at least every ten (10) business days and will make a decision in relation to Your complaint in writing within thirty (30) calendar days. If We are unable to make this decision within this timeframe, We will provide You with a reason for the delay and advise of Your right to take Your complaint to the Australian Financial Complaints Authority (**AFCA**) as detailed below, subject to its Rules. If Your complaint 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.

To the extent allowable at law, if You request copies of the information We relied on to make a decision about Your complaint, We must provide it within ten (10) business days of Your request. Please see the General Insurance Code of Practice 2020 (codeofpractice.com.au) or contact Us for further details.

Please note that if We have resolved Your complaint to Your satisfaction by the end of the fifth (5th) business day after We have received it, and You have not requested that We provide You a response in writing, We are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

External Dispute Resolution

If You are dissatisfied with Our complaint determination, or We are unable to resolve Your complaint to Your satisfaction within thirty (30) days, You may refer Your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (**ASIC**). We are a member of this scheme and We agree to be bound by its determinations about a dispute. 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
P 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au
W 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.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (**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 codeofpractice.com.au and on request. As a signatory to the Code, We are bound to comply with its terms. As part of Our obligations under Parts 9 and 10 of the Code, Chubb has a [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10). The Code is monitored and enforced by the Code Governance Committee.

Sanctions

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.

Chubb is a subsidiary 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 national 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 but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.