

**Notice of
changes to your
Complimentary
Insurance Terms
& Conditions
effective
15 July 2023**



This notice provides full details of the changes, as they apply to you:

- Complimentary Insurance Terms & Conditions booklet with an effective date of 1 June 2022 and will apply to claims made on or after 15 July 2023.

These changes form part of, and must be read in conjunction with, your existing terms and conditions.

It is important that you read this notice carefully and keep a copy of it for your records.

How to read this notice

1. Section, subsection or subsubsection numbers as listed in this notice relate directly to the relevant section, subsection or subsubsection numbers in your terms and conditions.
2. If a section, subsection or subsubsection is not specifically mentioned in this notice it remains unchanged.
3. If a section, subsection or subsubsection is specifically mentioned in this notice:
 - a) a change is shown alongside the current wording as “replacement”;
 - b) a new section, subsection or subsubsection is shown as “new”; and
 - c) a deleted section, subsection or subsubsection is shown as “deleted”.

Changes to your Complimentary Insurance Terms & Conditions effective 15 July 2023

The changes outlined in this notice will apply to claims made on or after the effective date 15 July 2023.

Changes to Limitation of cover

The Limitation of cover wording appearing on page 8 has been amended to provide more clarity.

Current	Replacement
Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.	Irrespective of any other provision of the policy, we shall not be deemed to provide cover or be liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Definitions

Unlimited

The change to the definition is to provide more clarity on how the term 'unlimited' will be interpreted for any relevant benefit when it appears in the booklet.

Current	Replacement
unlimited means there is no capped dollar amount.	unlimited means there is no capped dollar sum insured. Terms, conditions, exclusions, limits and applicable sub-limits apply – refer to Part D – Excesses and General Exclusions and Part E – The cover we provide sections of this Description of Insurance Cover booklet.

Updates to Part D – Excesses and General Exclusions

General Exclusions

General exclusion 6 appearing on page 38 has been removed.

Current	Replacement
6. sexually transmissible diseases, infection or virus of any sort, regardless of how you came to be infected, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV);	6. This exclusion is deleted

Updates to Part C – Tables of Benefits

International Travel Insurance

Where the word 'Unlimited' appears, the following symbol '~' is included after the word unlimited and the following disclaimer has been added before the International Travel Insurance table of benefits. It is included to clarify the terms of claiming on your eligible credit card's complimentary insurance program.

New
~ Where used, the term 'Unlimited' means there is no capped dollar sum insured. Terms, conditions, exclusions, limits and applicable sub-limits apply – refer to Part D - Excesses and General Exclusions and Part E - The cover we provide sections of this Description of Insurance Cover booklet.

General exclusion 8, appearing on page 38 has been updated to provide more clarity on following advice from government and media sources.

Current	Replacement
<p>8. you failing to follow advice or act upon a warning:</p> <ul style="list-style-type: none"> • from any government; or • from any official body; or • broadcast or published in mass media. 	<p>8. your claim arising because you did not follow an advice or warning that a reasonable person would have been aware of:</p> <ul style="list-style-type: none"> • by the Australian government (when a 'Reconsider your need to travel' or 'Do not travel' alert is in place), which can be found on www.smartraveller.gov.au; or • which was published in a reliable mass media source.

General exclusion 18, appearing on page 39 on pandemics and epidemics has been updated to following the inclusion of cover for COVID-19.

Current	Replacement
<p>18. any epidemic or pandemic;</p>	<p>18. any epidemic or pandemic, unless your claim relates to you or your travel companion being positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, and cover is expressly included in the following sections:</p> <ul style="list-style-type: none"> 1.1 Overseas Emergency Assistance 1.2 Overseas Emergency Medical 2.1 Cancellation 3.1 Additional Expenses;

General exclusion 22, appearing on page 39 has been updated to provide more clarity on violating applicable United Nations resolutions or trade or economic sanctions, laws or regulations.

Current	Replacement
<p>22. any payment which would violate any applicable trade or economic sanctions, law or regulation; or</p>	<p>22. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America; or</p>

Updates to Part E – The cover we provide

International Travel Insurance

A new section has been added under the heading International Travel Insurance to include cover you may be eligible for in relation to epidemics and pandemics.

New
<p>EPIDEMICS AND PANDEMICS (SUCH AS COVID-19)</p> <p>If, during the period of cover available, you (including your spouse and/or dependants who are eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, cover is available to you under the following sections:</p> <ul style="list-style-type: none"> 1.1 Overseas Emergency Assistance 1.2 Overseas Emergency Medical 2.1 Cancellation 3.1 Additional Expenses <p>If your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which impacts your journey, cover is available to you under the following sections:</p> <ul style="list-style-type: none"> 2.1 Cancellation 3.1 Additional Expenses <p>Terms, conditions, exclusions, limits and applicable sub-limits apply. Please refer to Part D – Excesses and General Exclusions and the exclusions set out in each of the above sections.</p>

New

For example, **you** will not be covered if **you** are positively diagnosed as suffering a **sickness** recognised as an **epidemic** or **pandemic** while travelling against an advice or warning issued by an Australian government and **you** did not take reasonable care to avoid contracting the **sickness** (for example by delaying travel to the country or part of the country referred to in the warning), refer to General Exclusions 8 and 17 in Part D for more information. Please note, this also applies even if the Australian government has given **you** permission to travel or **you** fall under a specific exemption where there is otherwise a travel ban in place that prohibits **you** from travelling.

For all other sections and any other claim arising from, or related to, **epidemics** or **pandemics**, there is no cover.

SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE

1.1.1. ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE

The introduction has been updated to identify and include treatment and cover for epidemics and pandemics.

Current	Replacement
If during your period of cover while overseas, you injure yourself or become sick (provided the relevant injury or sickness is covered) or require treatment for a pre-existing medical condition that we have agreed to cover, Allianz Global Assistance will arrange for the following assistance services:	If during your period of cover while overseas, you injure yourself or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic , such as COVID-19) (provided the relevant injury or sickness is covered) or require treatment for a pre-existing medical condition that we have agreed to cover, Allianz Global Assistance will arrange for the following assistance services:

SECTION 1.2 OVERSEAS EMERGENCY MEDICAL

1.2.1 WHAT WE COVER

Point a) has been updated to include sickness recognised as an epidemic or pandemic, such as COVID-19.

Current	Replacement
<p>a) If you injure yourself overseas or become sick while overseas, during the period of cover provided for your journey, we will reimburse the reasonable medical expenses you incur until you get back to Australia provided that the relevant injury or sickness is covered by this insurance.</p> <p>The medical expenses must have been incurred on the written advice of a medical adviser.</p> <p>You must make every effort to keep your medical expenses to a minimum.</p>	<p>a) If you injure yourself overseas or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) while overseas, during the period of cover provided for your journey, we will reimburse the reasonable medical expenses you incur until you get back to Australia provided that the relevant injury or sickness is covered by this insurance.</p> <p>The medical expenses must have been incurred on the written advice of a medical adviser.</p> <p>You must make every effort to keep your medical expenses to a minimum.</p>

SECTION 2.1 CANCELLATION

2.1.1. WHAT WE COVER

Under Point b) a new bullet point is added to include cover for epidemics and pandemics.

New

- **you** or **your travel companion** is **seriously injured** or becomes **seriously ill** (including if **you** or **your travel companion** are positively diagnosed as suffering a **sickness** recognised as an **epidemic** or **pandemic**, such as COVID-19, which reasonably prevents **you** from travelling);

SECTION 3.1 ADDITIONAL EXPENSES

3.1.1. WHAT WE COVER

Point a) has been updated to include sickness recognised as an epidemic or pandemic, such as COVID-19 and to provide more clarity on injuries as part of an epidemic or pandemic.

Current	Replacement
<p>a) If you cannot continue your journey because of an injury or sickness or pre-existing medical condition that we have agreed to cover, which occurs during the period of cover provided for your journey and needs immediate treatment from a medical adviser who certifies in writing that you are unfit to travel, we will reimburse your reasonable additional accommodation and travel expenses.</p>	<p>a) If you cannot continue your journey because of an injury or sickness (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), or pre-existing medical condition that we have agreed to cover, which occurs during the period of cover provided for your journey and needs immediate treatment from a medical adviser who certifies in writing that you are unfit to travel, we will reimburse your reasonable additional accommodation and travel expenses.</p>

Point c) has been updated to include cover for a travel companion suffering a sickness recognised as an epidemic or pandemic, such as COVID-19.

Current	Replacement
<p>c) If your travel companion cannot continue their journey because of an injury or sickness which occurs during the period of cover provided for your journey and which needs immediate treatment from a medical adviser who certifies in writing that your travel companion is unfit to travel, we will reimburse your reasonable additional accommodation and travel expenses for you to remain with your travel companion.</p>	<p>c) If your travel companion cannot continue their journey because of an injury or sickness (including if your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), which occurs during the period of cover provided for your journey and which needs immediate treatment from a medical adviser who certifies in writing that your travel companion is unfit to travel, we will reimburse your reasonable additional accommodation and travel expenses for you to remain with your travel companion.</p>

SECTION 4.1 LUGGAGE

4.1.1 WHAT WE COVER

The cover for Luggage under International Travel Insurance is amended. In a), the following is removed:

Deleted

We have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

Interstate Flight Inconvenience Insurance

SECTION 3.1 LUGGAGE

3.1.1 WHAT WE COVER

The cover for Luggage under Interstate Flight Inconvenience is amended. In a), the following is removed:

Deleted

We have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

Claims

We have added information after the third paragraph in the 'Claims' section, appearing on page 80 to explain depreciation and the amounts deducted from the settlement of each covered item or valuable claimed as referred to on pages 59 and 71.

New

DEPRECIATION

When taking into consideration the age of a covered item or **valuable we** will (acting reasonably) deduct the following amounts from our settlement for each item **you** have claimed:

- For toiletries and medication (including skin care, make-up, perfume, deodorant and aftershave) **we** will deduct 50% of the purchase price for each year **you** have owned the item up to a maximum deduction of 80%;
- For mobile phones, smart phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment **we will** deduct 20% of the purchase price for each year **you** have owned the item up to a maximum deduction of 80%;
- For clothing, footwear, luggage and books **we** will deduct 15% of the purchase price for each year **you** have owned the item up to a maximum deduction of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments **we** will deduct 10% of the purchase price for each year **you** have owned the item up to a maximum deduction of 80%;
- For jewellery **we** will not make any deduction. Please note, watches are not considered jewellery and are included under other items below;
- For all other items, **we** will deduct 15% of the purchase price for each year **you** have owned the item, up to a maximum deduction of 80%.

New

For example: **You** have a \$500 digital camera that was purchased 2 years before the date it was lost. The rate of depreciation would be 20% per year.

In settlement of **your** claim **we** would pay **you** \$300 (i.e. **we** will depreciate the value of the digital camera by 20% of the purchase price for each of the 2 years **you** have owned it), calculated as follows:

Year 1 – Purchase price of \$500 less 20% (\$100) = \$400

Year 2 – Depreciated value of \$400 less 20% of the purchase price (\$100) = \$300

In all other respects the booklet remains unaltered.

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AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) has issued a Complimentary insurance group policy to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") which allows eligible NAB account holders and cardholders to claim under it as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). NAB is the credit provider and issuer of VMA credit cards. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi"). Citi has agreed with NAB to provide transitional services in relation to the transferred business. Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. The terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the Complimentary Insurance Terms and Conditions which may be amended from time to time. Extended warranty insurance does not affect the rights of cardholders against a manufacturer in relation to contravention of statutory or implied warranties under Australian legislation Neither NAB nor Citi nor any of its related corporations guarantee this insurance.

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Complimentary Insurance Terms & Conditions

Description of Complimentary
Insurance cover for Virgin Australia
Velocity Flyer Card and Virgin
Australia Velocity High Flyer Card
cardholders

Effective: 1 June 2022



Virgin Money Australia, a division of Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244616 ("BOQ"), promotes and distributes the Virgin Money Credit Cards. National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Virgin Money Credit Cards. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi"). Citi has agreed with NAB to provide transitional services in relation to the transferred business.

Enquiries

In the event of an emergency **overseas** simply call **Allianz Global Assistance** on +617 3305 7499 via the local operator and reverse the charges. Calls from mobile phones may attract other charges.

Additional copies of this booklet can be obtained online at virginmoney.com.au or call **Virgin Money** on 13 37 39, or +61 2 8288 2222 if **you** are overseas.

If **you** require personal advice on any of these insurances, please see **your** insurance adviser.

If **you** wish to apply for confirmation that **your pre-existing medical condition** is covered by the Group Policy issued to **NAB** (for **your overseas journey**) please phone **Allianz Global Assistance** on 1800 072 791.

If **you** wish to make a general inquiry regarding the covers outlined in this booklet **you** can give **Allianz Global Assistance** a call on 1800 072 791 (please have this booklet on hand when **you** call), or contact them by:

Email: cardclaims@allianz-assistance.com.au

Fax: (07) 3305 7334

Post: Locked Bag 3014
Toowong DC, QLD 4066

Helpful FAQs and claims forms can be found on the **Allianz Global Assistance** website:

claims.agaassistance.com.au

or **you** can lodge **your** travel claim online 24 hours a day, 7 days a week at:

www.travelclaims.com.au

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Important Information About The Complimentary Cover Provided

Introduction

This booklet describes the complimentary insurance benefits provided by **Allianz**, which are available to **Virgin Money card cardholders** and other eligible beneficiaries. Cover applies to claims made on or after 1 June, 2022. **You** are not covered for claims made after termination of or the expiry of the period of the Group Policy. **Virgin Money** or **NAB** will provide **account holders** with details of any replacement cover.

These covers are available under a Group Policy issued to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) (**'NAB'**) by AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as Allianz Global Assistance, of Level 16, 310 Ann Street, Brisbane, QLD 4000 (**Allianz Global Assistance**) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, of Level 16, 10 Carrington Street, Sydney, NSW 2000 (**Allianz**). For general enquiries call **Allianz Global Assistance** who issues and manages the Group Policy on behalf of **Allianz**.

There is no obligation to accept any of these benefits. However, if **you** wish to claim any of these benefits, **you** will be bound by the definitions, terms, conditions, exclusions and claims procedures contained in this booklet.

PLEASE READ THIS BOOKLET CAREFULLY AND KEEP IT IN A SAFE PLACE. Also please keep detailed particulars and proof of any loss including the sales receipts and **Virgin Money card account** statements showing any purchases.

NAB, Citi and Virgin Money are not the issuer (insurer) of these covers

NAB is the credit provider and issuer of the **cards**. Virgin Money (Australia) Pty Ltd ABN 75 103 478 897 (**'Virgin Money'**) promotes and distributes the **cards** under an agreement with **NAB**.

NAB, Citi and Virgin Money are not the issuer of these covers and they, nor any of their related corporations guarantee or are liable to pay any of the benefits under these covers.

NAB, Citi and Virgin Money, nor any of their related corporations, are Authorised Representatives of **Allianz, Allianz Global Assistance** or any of their related companies.

Termination or Variation of Cover

NAB or **Allianz** may terminate or vary any one or all of the covers described in this booklet, and if so **Virgin Money** or **NAB** will notify **account holders** of the termination or change in writing. The existing cover will only apply to claims made before the date of change or termination. No cover is provided for claims made after the date of termination. **Virgin Money** or **NAB** will provide **account holders** with details of any replacement cover.

Other Insurances

The covers described in this booklet are provided for **your** benefit under a Group Policy entered into between **Allianz** and **NAB**. **NAB** is the policy owner. When eligible, **you** have the benefit of cover as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth).

If **you** are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a comprehensive travel insurance policy for **your overseas journey**), in respect of the same loss as **your** claim under this Group Policy, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), **Allianz** is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover under this Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

If **you** make a claim under another insurance policy and **you** are not paid the full amount of the claim, then, subject to the provisions of the Insurance

Contracts Act 1984 (Cth), the cover provided to **you** under the Group Policy will make up the difference, to the extent of cover that applies, in accordance with the terms and conditions contained in this booklet.

We may seek contribution from **your** other insurer. **You** must give **us** any information that **we** reasonably require to help **us** make a claim from the other insurer.

Limitation of Cover

Notwithstanding any other terms, **we** shall not be deemed to provide coverage and **we** will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

Privacy

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '**Allianz Global Assistance**', and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information.

We usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide.

For example, **your** personal information may be collected from **your** family members and travel companions, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance.

Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover. **We** are the 'data controller' and responsible for ensuring **your** personal information is used and

protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

We use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary.

We may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law. **We** do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, **overseas** data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and

group companies including **Allianz**. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA.

We also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that **we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**. Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** – see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice. **You** may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate.

You may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, Allianz Global

Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 218, Sydney, NSW 2601 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at www.allianz-assistance.com.au and click on the Privacy & Security link.

If **you** do not agree with the matters set out in **our** privacy policy or will not provide **us** with the personal information **we** request, **we** may not be able to provide **you** with **our** products or services including the assessment and payment of any claims. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why.

Definitions

Headings have been included for ease of reference but do not form part of the terms and conditions of the cover provided.

The following key words have particular meaning in this booklet and the Group Policy and are highlighted in bold font. The use of defined words in the singular includes the plural and vice versa.

accident /accidental/accidentally means an unexpected event caused by something external and visible

account holder means a **Virgin Money** customer who has entered into a **card account** with **Virgin Money** and **NAB** and in whose name the **card account** was opened. The account holder is the individual who has contractual obligations with **Virgin Money** and/or **NAB** under the **card account**.

Allianz means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.

Allianz Global Assistance means AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.

ATAS means Australian Federation of Travel Agents Travel Accreditation Scheme (*an industry accreditation scheme introduced following the winding up of the statutory Travel Compensation Fund*).

business item means a new item acquired for use by the business, but does not include the following:

- items with an original purchase price in excess of \$3,000;
- items acquired for the purpose of sale or trade;
- items acquired to undergo process or transformation in the business;
- animals or plant life;
- boats, automobiles, motorboats, **motorcycles**, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- cash, bullion, negotiable instruments, vouchers, gift cards, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
- computer software or non-tangible items;
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- items of contraband;
- manuscripts or books of account;
- real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate; or
- second-hand items including works of art and antiques

card includes any of the following **Virgin Money** credit cards:

- “Virgin Australia Velocity High Flyer” Credit Card issued by **NAB**.
- “Virgin Australia Velocity Flyer” Credit Card issued by **NAB**.

card account means:

- a current and valid **Virgin Money card** facility provided by **NAB** to which purchases made by **cardholders** on a **Virgin Money card** are charged; or

- the primary account linked to a **Virgin Money card** to which a transaction is routed by any electronic funds transfer facility.

cardholder means a person who has permanent residency in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency) to whom **NAB** has issued a **Virgin Money card**.

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

Citi means Citigroup Pty Limited (ABN 88 004 325 080), AFSL and Australian Credit Licence 238098.

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

covered breakdown means the failure of a **covered item** to operate for the purpose for which it was designed, as a direct result of a breakdown or defect. This does not include where the breakdown or defect is covered by the terms of the **manufacturer's warranty**.

covered item means:

a) business items; or

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

- items acquired for the purpose of sale or trade; or
- animals or plant life; or
- boats, automobiles, motorboats, **motorcycles**, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
- cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, traveller's cheques, or collections such as stamps, coins and cards; or
- computer software or non tangible items; or
- consumable or perishable items (including but not limited to food, drugs, fuel or oil); or
- items of contraband; or

- items acquired for a purchase price exceeding \$10,000 for *Guaranteed Pricing Scheme* and *Purchase Cover Insurance*, and exceeding \$20,000 for *Extended Warranty Insurance*; or
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate; or
- second-hand items including works of art or antiques.

dangerous activities means **you** exposing **yourself** to danger during **your journey**, unless in an attempt to preserve **your** life or the life of another person and includes but is not limited to activities such as:

- scuba diving unless **you** hold an open water diving certificate or are diving with a qualified and registered diving instructor;
- mountaineering or rock climbing, racing (other than amateur racing on foot), white water rafting, boating, abseiling, parasailing, skydiving, hang-gliding, base jumping, bungee jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snowmobiling or any other similar activity; or
- participation in any kind of **professional sport**.

dependant means **your** child, not in full-time employment who is aged 24 years or under at the time that their eligibility for cover is met.

epidemic/pandemic means anything defined by the World Health Organisation to be an epidemic/pandemic or to have reached epidemic and/or pandemic status (*as stated on either www.who.int or www.smarttraveller.gov.au*).

excess means the deduction **we** will make from the amount otherwise payable for each claimable incident or event.

funeral expenses means the costs charged by a funeral director for arranging a funeral service and by a cemetery for a burial or a crematorium for a cremation. It does not include the cost of memorialisation or any other costs.

home means the place where **you** normally live in Australia.

hospital means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the treatment of alcoholism, drug addiction or substance addiction.

injure or injured or injury means bodily injury caused solely and directly by violent, **accidental**, visible and external means, which happens at a definite time and place during **your** period of cover and does not result from any illness, **sickness** or disease.

insolvency or insolvent means bankruptcy, provisional liquidation, liquidation, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

interstate flight means travel on a registered and scheduled commercial passenger airline from any Australian state or territory, to another Australian state or territory.

journey means travel which begins when **you** leave **home** or **your** place of business to commence **your** travel and ends when **you** arrive back **home** or at a **hospital** or nursing home in Australia (if **you** are evacuated or repatriated), whichever happens earlier.

loss of as used with reference to hand or foot means severance through or above the wrist or ankle joint.

manufacturer's warranty means the manufacturer's written warranty that is applicable and able to be fulfilled within Australia.

medical adviser means a doctor, a clinical psychologist or a dentist, who is not **you**, **your travel companion** or a **relative** or an employee of **you**, **your travel companion** or a **relative**, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.

medical expenses means **reasonable** expenses incurred for:

- medical, paramedical or surgical treatment and other treatment given or prescribed by a **medical adviser**; or
- ambulance or **hospital** charges; or
- dental treatment arising as a result of an **injury** or **sickness**; or
- emergency dental charges up to the limit specified in *Part C – Table of benefits, Section 1.2 Overseas Emergency Medical – Emergency Dental Expenses*. This does not include dental treatment for deterioration, decay or normal wear and tear to teeth; or
- expenses for **your** medical transfer or evacuation to the nearest **hospital** for emergency medical treatment or to be brought back to **your home** with appropriate medical supervision.

mental illness means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

motorcycle means any two-wheeled or three-wheeled motor vehicle.

NAB means National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686).

natural disaster means any event or force of nature that has catastrophic consequences, such as an avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption.

overseas means outside of Australia and its territories other than when travelling on a foreign registered vessel in Australian territorial waters.

overseas travel ticket means either

- a one-way ticket from Australia to an **overseas** destination; or
- a ticket from Australia to an **overseas** destination and return to Australia.

pre-existing medical condition means any condition, including but not limited to **mental illness**, anxiety, alcoholism, drug addiction, substance addiction or

pregnancy and/or any **chronic** or ongoing medical, mental or dental condition, which **you** or a reasonable person in **your** circumstances should have been aware of, or should have become aware of, or for which investigation, treatment or advice has been sought or received, or medication prescribed or taken:

- at any time before **you** obtained **your overseas travel ticket** for the cover provided under section 2.1 *Cancellation* in *International Travel Insurance*; or
- after **you** obtained **your overseas travel ticket**, but prior to the commencement of **your journey** for the cover provided under all other sections of *International Travel Insurance*; or
- at any time before **you** obtained **your interstate flight** ticket for the cover provided under *Interstate Flight Inconvenience Insurance*; or
- any complication arising from any such condition outlined above, except that any unexpected and unforeseen complication arising from **your** pre-existing pregnancy is not considered to be a pre-existing medical condition.

professional sport means training for, coaching or competing in any sporting event where **you** are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000.

public place means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

reasonable means:

- for **medical expenses**, the standard level of care given in the country **you** are in not exceeding the level **you** would normally receive in Australia;
- for other covered expenses, a level comparable to those **you** have booked for the rest of **your journey**.

Reciprocal Health Care Agreement means an agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential

medical treatment. (Please visit www.dfat.gov.au for details of Reciprocal Health Care Agreements with Australia.)

relative means:

- **spouse**; or
- parent, parent-in-law, step-parent, guardian; or
- grandparent; or
- child, grandchild, stepchild, foster child and ward; or
- brother, brother-in-law, sister, sister-in-law; or
- daughter, daughter-in-law, son, son-in-law; or
- fiancé, fiancée; or
- uncle, aunt; or
- half-brother, half-sister; or
- niece, nephew.

rental vehicle means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

sick or **sickness** means a condition, not being an **injury**, the signs or symptoms of which first occur or manifest during **your** period of cover.

special event means a wedding, funeral, pre-paid conference, pre-paid sporting event, pre-paid concert, pre-paid cruise or pre-paid tour which before **you** left Australia **you** had planned to attend.

sporting equipment means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

spouse means a partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** or **trip** starts.

transaction card means a debit card, credit card or travel money card.

transportation means an aircraft, vehicle, taxi, train, bus or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers.

travel companion means a person with whom **you** made arrangements before the **journey began**, to

travel with **you** for at least 50% of the period of cover provided for **your journey**.

trip means an **overseas** passage by the **cardholder** and/or their **spouse** and/or **dependants** as paying passengers on **transportation**.

unlimited means there is no capped dollar amount.

unsupervised means leaving **your covered items** or **valuables**:

- a) with a person who is not a **travel companion** or who is not a **relative**; or
- b) with a person who is a **travel companion** or who is a **relative** but who fails to keep **your covered items** or **valuables** under close supervision; or
- c) where they can be taken without **your** knowledge; or
- d) at such a distance from **you** that **you** are unable to prevent them being taken; and includes forgetting or misplacing items of **your covered items** or **valuables**, leaving them behind or walking away from them.

valuables means jewellery, watches, precious metals or semi precious stones/precious stones and items made of or containing precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

Velocity Account means the Velocity Frequent Flyer program account to which **Velocity Points** earned by eligible transactions are credited.

Velocity Points means the points awarded to the members in the Velocity Frequent Flyer program and subject to the Velocity Frequent Flyer Membership Terms and Conditions.

Virgin Australia Gift Voucher means a complimentary gift voucher that is made available to a Virgin Australia Velocity Flyer **account holder** and a Virgin Australia Velocity High Flyer Card **account holder** by **Virgin Australia**.

Virgin Australia means Virgin Australia Airlines Pty Ltd, Virgin Samoa Ltd, Virgin Australia Airlines (SE Asia) Pty Ltd, Virgin Australia International Airlines Pty Ltd and Virgin Australia Regional Airlines Pty Ltd.

Virgin Money means Virgin Money Australia, a division of Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244616 (“BOQ”).

we, our, us means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as **Allianz Global Assistance**.

you, your and **yourself** means **cardholder, spouse** or **dependants** if they are eligible to obtain cover except in the definition of **pre-existing medical condition** where you or your means **cardholder, spouse, dependant, relative, travel companion** or any other person.

Part A – Eligibility & Activation of Cover

Not all insurance covers are available for all **cards** or all **cardholders** and different conditions may also apply for different **cardholders**, so please refer to each section of this booklet to determine the complimentary insurance benefits that may be available to **you**.

International Travel Insurance

Who is eligible?

A **cardholder** with a Virgin High Flyer Card is eligible for this *International Travel Insurance* when they meet all of the following criteria:

1. the **cardholder's** travel is for no more than six (6) consecutive months; and
2. before leaving **Australia** the **cardholder** obtains their **overseas travel ticket** (but not taxes or airport or travel agent charges) by one or a combination of the following methods:
 - a) charging the cost of the **overseas travel ticket** to the **account holder's card account**; or
 - b) redeeming their **Velocity Points** in exchange for the **overseas travel ticket**; or
 - c) redeeming their **Virgin Australia Gift Voucher** in exchange for the **overseas travel ticket**; and
3. the person is a **cardholder** at the time they obtain their **overseas travel ticket** by any one or a combination of the methods listed in 2. above.

Who else is eligible?

If the **cardholder** is eligible for this insurance a **spouse** and/or **dependant(s)** are also eligible for this International Travel Insurance when each of them individually meets all of the following criteria:

1. their travel is for no more than six (6) consecutive months; and
2. before leaving **Australia** their **overseas travel ticket** (but not taxes or airport or travel agent charges) was obtained by one or a combination of the following methods described above in point 2. in relation to the relevant **cardholder**; and

3. each of them is travelling with the **cardholder** for at least fifty per cent (50%) of the period of cover provided to the **cardholder** for the **cardholder's journey**.

Dependants, under the age of two years at the date the journey commences

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant**, under the age of two (2) years as at the date the **journey** commences is eligible for this *International Travel Insurance* provided the **dependant** is travelling with the **cardholder** for at least fifty per cent (50%) of the period of cover provided to the **cardholder** for the **cardholder's journey**.

No cover is provided for **dependants** born on **your journey**.

When a **cardholder**, spouse and **dependant** are travelling together only one eligible person can claim the benefits payable to a **cardholder**. The other eligible persons may only claim as a **spouse** or **dependant**.

Interstate Flight Inconvenience Insurance

Who is eligible?

Virgin High Flyer Card **cardholders** are eligible for *Interstate Flight Inconvenience Insurance* if:

1. the **interstate flight** ticket (excluding taxes or airport or travel agent charges) is obtained by one or a combination of the following methods:
 - a) the cost of the **interstate flight** ticket is charged to the **account holder's card account**;
or
 - b) the **interstate flight** ticket is obtained by redemption of **Velocity Points** via the **account holder's Velocity Account**; or
 - c) the **interstate flight** ticket is obtained by redemption of their **Virgin Australia Gift Voucher**; and
2. the travel is for fourteen (14) consecutive days or less.

For the avoidance of doubt, **you** will not be eligible for cover under *Interstate Flight Inconvenience Insurance* if **your journey** is for a period greater than fourteen (14) consecutive days.

Who else is eligible?

If the **cardholder** is eligible for this insurance, the **cardholder's spouse** and **dependants** are also eligible for this insurance provided:

1. their **interstate flight** ticket (but not taxes or airport or travel agent charges) was obtained by one or a combination of the methods described above in point 1. in relation to the relevant **cardholder**;
2. the travel is for fourteen (14) consecutive days or less; and
3. the **spouse** and/or **dependants** are travelling with the **cardholder** for at least fifty per cent (50%) of the period of cover provided to the **cardholder** for the **cardholder's journey**.

Dependants under the age of two years at the date the journey commences

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant** under the age of two years as at the date the **journey** commences is eligible for this *Interstate Flight Inconvenience Insurance* provided the **dependant** is travelling with the **cardholder** for at least fifty per cent (50%) of the period of cover provided to the **cardholder** for the **cardholder's journey**.

When a **cardholder**, spouse and **dependant** are travelling together only one eligible person can claim the benefits payable to a **cardholder**. The other eligible persons may only claim as a **spouse** or **dependant**.

No cover is provided for **dependants** born on **your journey**.

For the avoidance of doubt, **you** will not be eligible for cover under *Interstate Flight Inconvenience Insurance* if **your** travel is for a period greater than fourteen (14) consecutive days.

Transit Accident Insurance

Who is eligible?

All **cardholders** are eligible for *Transit Accident Insurance* if prior to the commencement of the **trip**, the entire fare for the **trip** was paid by any one or a combination of any of the following methods:

1. charged to the **account holder's card account**; or
2. paid by redemption of **Velocity Points** via the **account holder's Velocity Account**; or
3. paid by redemption of their **Virgin Australia Gift Voucher**.

Who else is eligible?

If the **cardholder** is eligible for this insurance then the **cardholder's spouse** and **dependants** are also eligible for this insurance provided:

1. each of them is travelling with the **cardholder** on the entire **trip**;
2. the entire fare for the **trip** was paid by any one or a combination of the methods described above in relation to the relevant **cardholder**.

Dependants under the age of two years at the date the trip commences

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant** under the age of two years as at the date the **trip** commences is eligible for this *Transit Accident Insurance* provided the **dependant** is travelling with the **cardholder** for the entire **trip**.

When a **cardholder**, **spouse** and **dependant** are travelling together only one eligible person can claim the benefits payable to a **cardholder**. The other eligible persons may only claim as a **spouse** or **dependant**.

Purchase Cover Insurance

Who is eligible?

Virgin High Flyer Card **cardholders** are eligible for *Purchase Cover Insurance* for **covered items** purchased anywhere in the world provided the entire purchase price of the **covered item** is charged to the **account holder's card account**:

Guaranteed Pricing Scheme

Who is eligible?

All **cardholders** are eligible for *Guaranteed Pricing Scheme* cover when the whole purchase price of a **covered item** is charged to the **account holder's card account**.

Extended Warranty Insurance

Who is eligible?

Virgin High Flyer Card **cardholders** are eligible for *Extended Warranty Insurance* when the entire purchase price of the **covered item** is charged to the **account holder's card account**. This *Extended Warranty Insurance* is not transferable.

Part B – Period of Cover

International Travel Insurance

Provided **you** are eligible, *International Travel Insurance* is available for the following maximum periods of cover:

- a) if **you** have a one-way **overseas travel ticket** before leaving Australia, the period of cover provided for **your journey** is for up to thirty-one (31) consecutive days; or
- b) if **you** have a return **overseas travel ticket** before leaving Australia, the period of cover provided for **your journey** is for up to six (6) consecutive months.

For the avoidance of doubt, **you** will not be eligible for cover if **your journey** is for a period of more than six (6) consecutive months.

The period of cover provided under *Section 2.1 Cancellation* begins on the date **you** become eligible for cover by meeting the criteria set out in *Part A – Eligibility & Activation of Cover* under the heading *International Travel Insurance*.

Provided **you** meet the eligibility criteria set out in *Part A – Eligibility & Activation of Cover* under the heading *International Travel Insurance*, the period of cover provided for all other insured events commences when **you** leave **your home** to start **your journey** or on the departure date shown on **your overseas travel ticket**, whichever occurs later.

Cover under all sections ends:

- c) if **you** have a one way **overseas travel ticket**, when the first of the following occurs:
 - when **you** return to **your home**; or
 - thirty one (31) consecutive days from the departure date shown on **your overseas travel ticket**.
- d) if **you** have a return **overseas travel ticket**, when the first of the following occurs:
 - when **you** return to **your home**; or

- at midnight on the date when **you** are due to return to **your home** as shown on **your return overseas travel ticket**;
- six (6) consecutive months after the date of departure shown on **your return overseas travel tickets**; or
- when **you** cancel **your return overseas travel ticket**; or

If **you** have a return **overseas travel ticket** and **your** return to Australia is delayed because of a covered event, or because **your** scheduled means of transport is delayed for reasons beyond **your** control, **your journey** will automatically be extended for up to four (4) weeks or until **you** return to **your home**, whichever happens first.

For the avoidance of doubt, **you** are only covered if **you** travel directly to **your home** from the air or sea terminal where **you** landed in Australia and will not be covered for any divergence, delay or indirect route **you** elect to take.

Interstate Flight Inconvenience Insurance

The period of cover provided under *Section 1.1 Cancellation* begins on the date **you** become eligible for cover by meeting the eligibility criteria set out in *Part A – Eligibility & Activation of Cover* under the heading *Interstate Flight Inconvenience Insurance*.

Provided **you** meet the eligibility criteria set out in *Part A – Eligibility & Activation of Cover* under the heading *Interstate Flight Inconvenience Insurance*, the period of cover provided for all other insured events commences when **you** leave **your home** to start **your journey** or on the departure date shown on **your interstate flight ticket**, whichever is the later.

Cover under all sections ends when the first of the following occurs:

- a)** **you** return to **your home** from the airport shown on **your return interstate flight ticket**; or
- b)** **you** cancel **your return interstate flight ticket**; or
- c)** fourteen (14) consecutive days after **your journey** starts.

For the avoidance of doubt, **you** will not be eligible for cover under *Interstate Flight Inconvenience Insurance* if **your** travel is for a period greater than fourteen (14) consecutive days.

Transit Accident Insurance

Transit Accident Insurance period of cover commences when **you** board **your transportation** for **your trip** and ends when **you** disembark from **your transportation** at the end of **your trip**.

This also includes:

- a) when boarding or alighting, being when **you** physically get on or off **transportation**, at any airport, coach depot, railway station or dock during **your trip**; and
- b) whilst travelling as a passenger in **transportation** directly to or from any airport, coach depot, railway station or dock immediately before or after **your** scheduled **trip**.

Purchase Cover Insurance

Purchase Cover Insurance applies to **covered items** for ninety (90) consecutive days after the date that the full purchase price of the **covered item** is charged to the **account holder's card account**.

Guaranteed Pricing Scheme

Guaranteed Pricing Scheme applies to **covered items** for sixty (60) consecutive days after the date that the full purchase price of the **covered item** is charged to the **account holder's card account**.

Extended Warranty Insurance

Extended Warranty Insurance starts from the date the **manufacturer's warranty** expires and applies for the same period as the **manufacturer's warranty** for up to a maximum of twelve (12) consecutive months however, there is no cover if the **manufacturer's warranty** exceeds five (5) years.

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

Manufacturer's Warranty Period	Extended Warranty Period
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 to 5 years	1 year
Over 5 years	No cover

Part C – Tables of Benefits

The covers available are outlined in *Part E, The cover we provide* and are subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Please read the entire booklet to ensure that the covers and benefits meet **your** requirements.

If **you** need advice in respect of **your** particular circumstances or needs please consult an appropriately licensed insurance adviser.

International Travel Insurance

The table below sets out the maximum limits of what **we** will pay under each section of *International Travel Insurance*.

Section	Limit
1.1 Overseas Emergency Assistance	Unlimited.
1.2 Overseas Emergency Medical 1.2.1 c] Emergency Dental	Unlimited except for: emergency dental treatment provided under sub-section <i>1.2.1 c]</i> which is limited to \$1,250 per person.
1.3 Hospital Cash Allowance	\$110 per day with a limit of \$13,000 per person up to a maximum total limit of \$16,000 for a cardholder travelling with their spouse and/or dependants .
1.4 Accidental Death	\$50,000 per cardholder . \$20,000 per spouse ; \$5,000 per dependant .
1.5 Funeral Expenses	Up to a maximum total limit of \$20,000.

Section	Limit
1.6 Loss of Income	<p>Your verified income up to \$1,250 per person per week for a cardholder or spouse, limited to three (3) consecutive months incapacity and a maximum total limit of \$12,000 for all claims combined.</p>
2.1 Cancellation 2.1.1 a], b] & c] Travel agents cancellation fees	<p>Unlimited except:</p> <ul style="list-style-type: none"> • for travel agent's cancellation fee which is limited to an amount equal to the lesser of \$500 or 15% of the value of the travel arranged by the agent;
2.1.1 b] Travel services provider insolvency	<ul style="list-style-type: none"> • for insolvency of a licensed or ATAS accredited travel services provider which is limited to \$5,000 per person up to a maximum total limit of \$12,000 for a cardholder travelling with their spouse and/or dependants.
2.1.1 c] Death of parents or grandparents living overseas	<ul style="list-style-type: none"> • for unrecoverable pre-paid travel and accommodation arrangements you cancel following the death of your parents or grandparents living overseas limited to \$5,000 for a cardholder travelling alone or with a spouse and/or dependants.
3.1 Additional Expenses	<p>Unlimited except:</p>
3.1.1 g] Resumption of Journey	<p>Up to \$6,000 per person up to a maximum total limit of \$12,000 for a cardholder travelling with their spouse and/or dependants.</p>

Section	Limit
3.2 Travel Delay	After six (6) consecutive hours delay, up to \$475 per person for meal and accommodation expenses up to a maximum total limit of \$1,100 for a cardholder travelling with their spouse and/or dependants .
3.3 Alternative Transport	Up to a maximum total limit of \$2,500.
4.1 Luggage	<p>Up to \$16,000 per person up to a maximum total limit of \$32,000 for a cardholder travelling with their spouse and/or dependants subject to the following limits:</p> <ul style="list-style-type: none"> • Up to \$5,000 per item for baggage, clothing, personal valuables, portable electrical equipment and binoculars; • Up to \$5,000 per camera for cameras and associated equipment/accessories; • Up to \$5,000 in total for laptop computers and associated equipment/accessories; <p>However, notwithstanding the above limits business items are only insured for \$3,000 in total and covered items left unattended in a motor vehicle are only insured up to a limit of \$250 per item to a maximum total limit of \$2,500.</p>

Section	Limit
4.2 Travel Documents, Transaction Cards & Travellers Cheques	Up to \$600 per person up to a maximum total limit of \$1,100 for a cardholder travelling with their spouse and/ or dependants for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or transaction cards ;
4.3 Luggage Delay	Up to \$500 per person up to a maximum total limit of \$1,000 for a cardholder travelling with a spouse and/ or dependants .
5.1 Rental Vehicle Excess	Up to a maximum total limit \$2,750.
6.1 Personal Liability	Up to a maximum total limit \$2,500,000.

Interstate Flight Inconvenience Insurance

The table below sets out the maximum limits of what **we** will pay under each section of *Interstate Flight Inconvenience Insurance*.

Section	Limit
1.1 Cancellation	\$3,000 maximum total limit
2.1 Flight Delay	4 consecutive hours or more, \$80 per person up to a maximum total limit of \$300 10 consecutive hours or more, another \$80 per person up to a maximum total limit of \$300
2.2 Missed Connection	4 consecutive hours or more, \$80 per person up to a maximum total limit of \$300
3.1 Luggage	\$750 for each covered item up to a maximum total limit of \$1,500

Section	Limit
4.1 Funeral expenses	\$2,500 per person up to a maximum total limit of \$7,000
5.1 Rental vehicle excess	Up to a maximum total limit of \$2,250

Transit Accident Insurance

The table below sets out the Benefit Amounts **we** will pay under *Transit Accident Insurance*.

Table of Benefits	Benefit Amount		
	Cardholder	Spouse	Dependant
Loss of life	\$500,000	\$250,000	\$125,000
Loss of both hands and/or loss of both feet	\$500,000	\$250,000	\$125,000
Loss of one hand and loss of one foot	\$500,000	\$250,000	\$125,000
Loss of entire sight of both eyes	\$500,000	\$250,000	\$125,000
Loss of entire sight of one eye and loss of one hand and/or loss of one foot	\$500,000	\$250,000	\$125,000
Loss of one hand or loss of one foot	\$250,000	\$120,000	\$62,500
Loss of the entire sight of one eye	\$250,000	\$120,000	\$62,500

If **you** sustain more than one **injury** arising from the one **accident**, **we** will only pay the highest Benefit Amount for the applicable **injury**.

Purchase Cover Insurance

The table below sets out the maximum limits of what **we** will pay under *Purchase Cover Insurance*.

Card	Limit
<i>Virgin High Flyer Card</i>	Purchase price charged to card account limited to \$3,000 per item for business items and \$10,000 per item for other covered items except for jewellery watches and new works of art which are limited to \$10,000 per claim. Maximum total limit of all claims in any twelve (12) consecutive month period is \$200,000.

Guaranteed Pricing Scheme

The table below sets out the maximum limits of what **we** will pay under *Guaranteed Pricing Scheme*.

Card	Limit
<i>Virgin High Flyer Card</i> <i>Virgin Flyer Card</i>	Up to a maximum total limit of \$500 any one covered item subject to the advertised covered item being priced at least \$75 less than the covered item you purchased.

Extended Warranty Insurance

The table below sets out the maximum limits of what **we** will pay under *Extended Warranty Insurance*.

Card	Limit
<i>Virgin High Flyer Card</i>	Purchase price charged to card account limited to \$3,000 per item for business items and \$20,000 per item for other covered items up to a maximum total limit of \$20,000 per card account in any twelve (12) consecutive month period.

Part D – Excesses and General Exclusions

Excesses – what you contribute to a claim

You must pay the following **excess** amounts for each claim made under the following covers even if a number of claims are submitted on the one claim form. However If **you** make more than one claim as the result of a single event, the highest **excess** will apply but will only apply once.

Section	Cover type	Excess amount
International Travel Insurance		
1.2	Medical Expenses	\$200
1.3	Hospital Cash Allowance	\$200
2.1	Cancellation	\$200
2.1.1 b]	Travel Services Provider Insolvency	\$200
3.1.1 g]	Resumption of Journey	\$200
3.3	Alternative Transport Expenses	\$200
4.1	Luggage	\$200
Interstate Flight Inconvenience Insurance		
1.1	Cancellation	\$200
3.1	Luggage	\$200
Purchase Cover Insurance		\$100
Extended Warranty Insurance		\$100

General Exclusions

The exclusions below set out what is not covered.

You should also read each section as they contain specific exclusions that may also apply.

To the extent permitted by law we do not cover you for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

1. consequential loss including loss of enjoyment;
2. **you** booking or taking travel against medical advice, take for the purpose of getting medical treatment or advice, or take after a **medical adviser** informs **you** that **you** are terminally ill;
3. death, illness, **injury**, **sickness** or disease of or relating to persons living outside Australia, other than **your** parents or grandparents;
4. **your** intentional self harm or **your** suicide or **your** attempted suicide;
5. the effect of or **chronic** use of alcohol or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a **medical adviser** and the disease is otherwise not excluded in *Exclusion 5* below;
6. sexually transmissible diseases, infection or virus of any sort, regardless of how **you** came to be infected, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV);
7. multiple pregnancy;
 - regular ante natal care;
 - childbirth at any gestation (except when arising from an **injury** or a **sickness**);
 - care of a new born child; or
 - any expenses arising after the end of the twenty sixth (26th) week of **your** pregnancy (the twenty sixth (26th) week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by **your** obstetrician);
8. **you** failing to follow advice or act upon a warning:
 - from any government; or
 - from any official body; or
 - broadcast or published in mass media.
9. **your** travel in any air supported device other than as a passenger in:
 - a fully licensed aircraft operated by an airline or charter company; or
 - a regulated or licensed hot air balloon.

10. **your** participation in any **dangerous activities**;
11. **your** participation in any activities involving a **motorcycle** or quad-bike during **your journey** unless it involves **you** driving a **motorcycle** with an engine capacity of 200cc or less and **you** hold a current **motorcycle** licence;
12. deliberate acts or illegal or criminal acts by **you**, **your spouse**, **your dependants** or any other person acting with **your** consent or under **your** direction;
13. **your** participation as a crew member or pilot of any **transportation**;
14. **your** or **your travel companion's** failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
15. any interference with **your** travel plans by any government, government regulation or prohibition or intervention or official authority;
16. arising from changes in currency rates;
17. **your** failure to take reasonable care;
18. any **epidemic** or **pandemic**;
19. **your** claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
20. **your** claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity;
21. **your** claim arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
22. any payment which would violate any applicable trade or economic sanctions, law or regulation; or
23. any payment which would result in **us** contravening the Health Insurance Act 1973 (*Cth*), the Private Health Insurance Act 2007 (*Cth*) or the National Health Act 1953 (*Cth*) or any other applicable legislation (whether in Australia or not).

Part E – The cover we provide

International Travel Insurance

Pre-existing Medical Conditions

Please ensure that **you** read and understand the definition of **pre-existing medical condition** in the section headed *Definitions*.

No cover is provided for any claims arising from, related to or associated with, **your pre-existing medical condition** unless:

- a) **Allianz Global Assistance** had agreed in writing to confirm cover to **you** for the **pre-existing medical condition** causing **your** claim; or
- b) the **pre-existing medical condition** meets the requirements set out under the heading *Pre-existing Medical Conditions that are covered (some restrictions apply)* appearing below.

If **you** have a **pre-existing medical condition** that is not covered, **we** will not pay any claims arising from, related to or associated with that condition. This means that **you** may have to pay for an **overseas** medical emergency and any associated costs, which can be prohibitive in some countries.

Before going **overseas**, **you** can apply for confirmation that **your pre-existing medical condition** is covered by the Group Policy issued to **NAB** by phoning **Allianz Global Assistance** on 1800 072 791.

If **Allianz Global Assistance** confirm to **you** that **your pre-existing medical condition** is covered by the Group Policy, **you** may need to pay an administration fee. After assessment and payment of any required administration fee **Allianz Global Assistance** will send **you** written confirmation that **your pre-existing medical condition** is covered by the Group Policy for the period of cover **you** are eligible for. Otherwise, **you** are not covered for any claim arising from a **pre-existing medical condition**.

This *International Travel Insurance* does not cover any claim arising from the **pre-existing medical conditions** of **your relatives, travelling companion** or any other

person except as provided in sub-sections 3.1.1 f] and 3.1.1 g].

The **pre-existing medical conditions** listed in the table below are covered under this *International Travel Insurance* without assessment or any charge, provided **you** meet the specified requirements that must be met.

Pre-existing Medical Conditions that are covered (some restrictions apply)

If **your** condition is listed in the table below, but **you** do not meet the criteria for automatic provision of cover, **you** may still apply for confirmation of cover;

Pre-existing Medical Condition	Requirements that must be met for automatic provision of cover
Acne	If you have not required treatment by a medical adviser in the last three (3) consecutive months.
Allergies	If the condition has not required treatment by a medical adviser in the last nine (9) consecutive months and you have no known respiratory conditions e.g. Asthma.
Asthma	If no exacerbation requiring treatment by a medical adviser in the last twelve (12) consecutive months.
Cataracts/ Glaucoma	If you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last two (2) consecutive months.
Coeliac Disease	If the condition has not required treatment by a medical adviser in the last six (6) consecutive months.

Pre-existing Medical Condition	Requirements that must be met for automatic provision of cover
Diabetes/Glucose Intolerance	If you were diagnosed over twelve (12) consecutive months ago and have not had any complications in the last twelve (12) consecutive months. You must also have a Blood Sugar Level reading between 4 and 12 or a HbA1C score of 9% or less. You must also not currently be undergoing treatment for kidney, eye or nerve complications.
Ear Grommets	With no current infection.
Epilepsy	If there are no underlying medical conditions (e.g. Previous head trauma, stroke) and you have not required treatment by a medical adviser for a seizure in the last two (2) consecutive years.
Gastric Reflux	If the condition does not relate to another underlying diagnosis (e.g. Hernia/Gastric Ulcer).
Gout	If the gout has remained stable for the last nine (9) consecutive months.
Hiatus Hernia	If no surgery is planned.
Hip/Knee Replacement	If performed more than nine (9) consecutive months ago and less than ten (10) consecutive years ago.
Hypertension (High Blood Pressure)	If you have no known heart conditions and your current blood pressure reading is lower than 165/95.

Pre-existing Medical Condition	Requirements that must be met for automatic provision of cover
Single pregnancy up to and including twenty six (26) weeks gestation	If the conception was not medically assisted and no complications exist relating to the pregnancy.

Emergency and Medical Services while Overseas

In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in Australia at any time on +61 7 3305 7499 (reverse charge).

Allianz Global Assistance's team of medical professionals is only a phone call away and is available to **you** 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems which occur outside Australia.

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals and provides the following services without charge:

- Access to **medical advisers** for emergency assistance and advice;
- Emergency transportation to the nearest suitable **hospital**;
- Emergency evacuation, if necessary;
- If requested by **you**, **your** family in Australia will be advised of **your** medical condition and be kept informed of the situation;
- Payment guarantees to **hospitals** and cover verification;
- Second opinions on medical matters;
- Urgent message service and emergency travel planning.

Travelling Overseas

You do not have to tell **us**, **Virgin Money** or **NAB** that **you** will be travelling. Provided **you** meet the eligibility criteria (see *Part A – Eligibility & Activation of Cover*) and comply with the terms and conditions of this insurance cover, **you** will be entitled to cover.

In the event of an emergency **overseas** contact **Allianz Global Assistance** using the contact details shown on the back cover of this booklet. **Allianz Global Assistance** are available 24 hours a day, 7 days a week.

You must take all reasonable steps to prevent or minimise loss.

You must take all reasonable steps to safeguard **your** belongings. For example, leaving **your** belongings **unsupervised**, leaving them behind or walking away from them in a **public place** encourages theft and are not reasonable precautions.

You must take all reasonable steps to safeguard **your** own safety and follow the advice and heed the warnings of any government or government agency and any official body and heed warnings, including broadcasts in the mass media.

You should take this booklet with **you** when travelling **overseas** as it contains important phone numbers and details of the cover provided, together with copies of **your card account** statement and **card** receipt to establish that **you** gained **your** eligibility for cover in accordance with the criteria set out in the section headed *Part A – Eligibility & Activation of Cover*.

In the event **you** wish to make a claim under this cover (especially if claiming whilst **overseas**), it will be necessary for **you** or **your** agents to confirm to **Allianz Global Assistance** or its agents that the eligibility criteria was met as previously outlined. Without this information, a claim may be delayed and it may not be possible for **Allianz Global Assistance** or its agents to give approval for **overseas** medical attention or assistance.

SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE

Allianz Global Assistance will help **you** with any **overseas** emergency (also see *Emergency and Medical Services while Overseas* above). **You** may contact **Allianz Global Assistance** at any time 7 days a week

1.1.1 ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE

If during **your** period of cover while **overseas**, **you** **injure yourself** or become **sick** (provided the relevant **injury** or **sickness** is covered) or require treatment for a **pre-existing medical condition** that **we** have agreed is covered by the Group Policy, **Allianz Global Assistance** will arrange for the following assistance services:

- a) access to a **medical adviser** for emergency medical treatment while **overseas**;
- b) any messages which need to be passed on to **your** family or employer in the case of an emergency;
- c) provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**; and
- d) advice and assistance with emergency travel planning.

1.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay:

- a) for any expenses for medical evacuation or repatriation unless it has been first approved by **Allianz Global Assistance**; or
- b) if **you** decline to follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent **medical expenses** or evacuation expenses.

SECTION 1.2 OVERSEAS EMERGENCY MEDICAL

1.2.1 WHAT WE COVER

- a) If **you injure yourself** while **overseas**, or become **sick** while **overseas**, during the period of cover provided for **your journey** **we** will reimburse the **reasonable medical expenses** **you** incur until **you** get back to Australia provided that the relevant

injury or **sickness** is covered by this insurance. The **medical expenses** must have been incurred on the written advice of a **medical adviser**.

You must make every effort to keep **your medical expenses** to a minimum.

- b) If, while **overseas** during the period of cover provided for **your journey**, **you** require medical or **hospital** treatment for a **pre-existing medical condition** which **Allianz Global Assistance** has confirmed in writing that cover is provided for, or for which cover is provided as specified in the section headed *Pre-existing Medical Conditions*, **we** will reimburse **you** for the **medical expenses you** incur except for the cost of medication **you** were on or the cost of a course of treatment **you** were receiving at the time **your journey** began.
- c) **We** will also pay the cost of emergency dental treatment up to limit shown in *Part C – Table of Benefits – 1.2 Overseas Emergency Medical – Emergency Dental Expenses* for dental costs incurred **overseas** during the period of cover provided for **your journey**, which the treating dentist certifies in writing is for the relief of sudden and acute pain to natural teeth (toothache). This cover and limit does not apply to dental costs arising from any **injury** or **sickness** that is covered under sub-section 1.2.1 a].

If **you** are prevented from returning **home** because of a **sickness**, **injury** or **pre-existing medical condition** that **we** cover **we** will only pay for **medical expenses** incurred during the twelve (12) consecutive month period after the **sickness** was first diagnosed or the **injury** happened or the **pre-existing medical condition we** cover required treatment.

If **Allianz Global Assistance** determine, on medical advice, that **you** should return **home** for medical treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in *Part C- Tables of Benefits*, which **we** reasonably consider to be equivalent to:

- **your medical expenses** incurred **overseas** to the date **Allianz Global Assistance** advise **you** to return to **your home**; plus

- the amount it would have cost **us** to return **you** to **your home**; plus
- the non-refundable portion of unused travel and accommodation arrangements **you** would have incurred had **you** followed the advice of **Allianz Global Assistance**.

You will then be responsible for any ongoing or additional costs relating to or arising out of the event **you** have claimed for.

1.2.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay for expenses:

- a) when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**;
- b) incurred after two (2) consecutive weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by **Allianz Global Assistance**;
- c) if **you** do not follow the advice of **Allianz Global Assistance**;
- d) if **you** have received medical care under a **Reciprocal Health Care Agreement**;
- e) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- f) for dental treatment caused by or related to the deterioration and/or decay of teeth;
- g) **for** preventative dental treatment;
- h) arising from a **pre-existing medical condition** of any person including **you**, **your travel companion** or a **relative** except:
 - if **you** satisfy the criteria as set out under the heading *Pre-existing Medical Conditions that are covered (some restrictions apply)* in the *Pre-existing Medical Conditions* section in *Part E – International Travel Insurance*; or
 - as provided in **your** medical terms letter if **Allianz Global Assistance** confirmed that cover is provided by the Group Policy for **your pre-existing medical condition**; or
- i) **medical expenses you** incur in Australia.

SECTION 1.3 HOSPITAL CASH ALLOWANCE

1.3.1 WHAT WE COVER

If during the period of cover provided for **your journey**, **you** are hospitalised **overseas** for a continuous period of more than twenty four (24) consecutive hours as a result of an **injury** or **sickness** or **pre-existing medical condition** that **we** have agreed to provide cover for then **we** will pay **you** the benefit specified in **Section C – Table of Benefits** for each day in excess of twenty four (24) consecutive hours that **you** continue to be hospitalised.

1.3.2 WHAT WE EXCLUDE

We will not pay if **you** cannot claim for **medical expenses** connected with the hospitalisation under *SECTION 1.2 OVERSEAS EMERGENCY MEDICAL*.

SECTION 1.4 ACCIDENTAL DEATH

1.4.1 WHAT WE COVER

If, during the period of cover provided for **your journey**:

- a) **you** are **injured** and **you** die because of that **injury** within twelve (12) consecutive months of the **injury**; or
- b) something **you** are travelling on or in disappears, sinks or crashes and **your** body is not found within twelve (12) consecutive months and **you** are presumed dead; and
- c) **you** are not entitled to a loss of life benefit payable under *Transit Accident Insurance*,

we will pay the benefit specified in *Part C – Table of Benefits*, to **your** estate.

SECTION 1.5 FUNERAL EXPENSES

1.5.1 WHAT WE COVER

If during the period of cover provided for **your journey** **you** die from a cause that is not excluded, **we** will pay for the **reasonable** cost of bringing **your** remains back to **your home** or nominated funeral home (if necessary) and **your reasonable funeral expenses** (including **funeral expenses** incurred **overseas**).

The maximum amount **we** will pay is specified in *Part C – Table of Benefits*.

1.5.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay for any expenses for transporting **your** remains back to **your home** unless it has been first approved by **Allianz Global Assistance**.

SECTION 1.6 LOSS OF INCOME

Cover under this section is only provided to a **cardholder** or **spouse**. **We** will not pay for the loss of income of **dependants**.

1.6.1 WHAT WE COVER

If during the period of cover provided for **your journey**, **you** suffer an **injury** requiring medical treatment **overseas**, and:

- because of the **injury you** become disabled; and
- the disablement continues for more than thirty (30) consecutive days from the date of **your** return to **your home**; and
- **you** are under the regular care of and acting in accordance with the instructions or advice of a **medical adviser** who certifies in writing that the disablement prevents **you** from gainful employment; and
- as a result **you** lose all **your** income,

then **we** will pay **you** up to the specified benefit per week for up to the specified number of continuous weeks as shown in *Section C – Table of Benefits*, starting from the thirty first (31st) consecutive day after **your** return to **your home**.

SECTION 2.1 CANCELLATION

2.1.1 WHAT WE COVER:

- a) If, after **you** have obtained **your overseas travel ticket** and before **your** departure from Australia, **you** first become aware of a medical condition **you** have:
 - which **we** will then not confirm **pre-existing medical condition** cover for; and

- **our** refusal to confirm cover for **your pre-existing medical condition** then causes **you** to cancel **your journey**,

then **we** will reimburse **you** the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover provided for **your journey** that **you** have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent's cancellation fees which are limited to the amount specified in *Part C – Table of Benefits*, up to the maximum total limit specified in *Part C – Table of Benefits*.

- b)** If, after **you** have obtained **your overseas travel ticket** and up until the end of the period of cover provided for **your journey** (where the claim is not covered elsewhere in this *International Travel Insurance*) and is for any of the following events which are unexpected and unforeseen by **you** and outside **your** control:
- **you, your travel companion** or a **relative** living in Australia dies, is seriously **injured** or becomes seriously ill (subject to written verification from the treating **medical adviser**);
 - **you** require medical attention relating to a **pre-existing medical condition**:
 - that **Allianz Global Assistance** has confirmed cover for in writing; or
 - for which cover is provided as specified in the section headed *Pre-existing Medical Conditions that are covered (some restrictions apply)*; and
 - that prevents **you** from travelling;
 - **you** are pregnant and before **your** departure from Australia, an unexpected and unforeseen medical complication occurs (which is confirmed in writing by a **medical adviser**) that prevents **you** from travelling because such travel would be unsafe for **your** health or the health of **your** unborn child however, **we** do not provide any cover beyond the end of the twenty sixth (26th) week of **your** pregnancy (the twenty sixth (26th) week of **your** pregnancy is calculated based on

your estimated date of delivery as confirmed in writing by **your** obstetrician);

- **your** arranged travel is cancelled or delayed by the carrier because of mechanical breakdown, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or **natural disasters**;
- a **natural disaster** either at **your** destination or at **your** or **your travel companion's home**;
- a **special event** has been cancelled or postponed for reasons beyond **your** control;
- whilst **you** are **overseas your** or **your travel companion's** travel documents are stolen or lost;
- **you** or **your travel companion** are quarantined;
- **your** or **your travel companion's home** is totally destroyed;
- **you** or **your travel companion** are subpoenaed to attend court in Australia (after having purchased **your overseas travel ticket**) on a date falling during the period of cover provided for **your journey**;
- **you** or **your travel companion** are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy);
- financial **insolvency** or financial collapse of a licensed travel services provider or an **ATAS** accredited travel services provider through whom **your** travel bookings were made;
- **you** or **your travel companion** having to sit exams during the period of cover provided for **your journey**, for studies either of **you** are undertaking, provided that **you** or **your travel companion** had no prior knowledge of the date of the exam before **you** obtained **your overseas travel ticket**;
- **you** are a full time employee of the defence services or police, fire or ambulance emergency services and your employer cancels **your** prearranged leave.
- **you** miss **your** arranged travel because **your** preceding flight was delayed or cancelled.

then:

(If you do not reschedule your journey)

if **you** do not reschedule **your** travel arrangements, **we** will reimburse **you** the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover provided for **your journey** that **you** have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent's cancellation fees which are limited to the amount specified in *Part C – Table of Benefits*, up to the maximum total limit specified in *Part C – Table of Benefits*; or

(If you reschedule your journey)

if **you** reschedule **your** travel arrangements at the earliest possible opportunity after the unexpected event, **we** will at **our** option pay for either:

- i) any part of **your** travel and accommodation arrangements scheduled to be used during the period of cover provided for **your journey** (for which **you** have previously paid but are unable to use and are non-refundable) that **you** have rescheduled; or
- ii) the cost of a higher class of travel on the same type of means of transport scheduled to be used during the period of cover provided for **your journey**, or increased seasonal rates for travel, if that is the only class or rate available.

We will pay these costs minus the amount of any refundable part of **your** travel arrangements that **you** rescheduled.

- c) If, after **you** have obtained **your overseas travel ticket** and up until the end of the period of cover provided for **your journey** (where the claim is not covered elsewhere in this *International Travel Insurance*) **your** parent or grandparent living **overseas** dies unexpectedly then **we** will reimburse **you** the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover provided for **your journey** that **you** have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent's cancellation

fees which are limited to a the amount specified in *Part C – Table of Benefits*, up to the maximum total limit specified in *Part C – Table of Benefits*.

CONDITIONS

If **you** want to claim under the cover provided, **you** must do the following as soon as possible after the happening of the unexpected event causing **your** claim:

- cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover provided for **your journey** that **you** are now unable to use; and
- recover any refund that **you** are entitled to.

If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as possible – for more information see under the headings *Claims* or call the contact number (or if **overseas** the *24 Hour Emergency Assistance* number) shown on the back cover of this booklet.

If **your** claim arises from or is related to **your** fitness to travel, written proof from the treating **medical adviser** must be provided.

2.1.2 WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay **your** claim if:

- a)** **you** were aware, or a reasonable person in **your** circumstances would have been aware before **you** became eligible for the cover provided, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b)** caused by **you** or **your travel companion** changing plans;
- c)** caused by any business, financial or contractual obligations which prevent **you** or **your travel companion** from travelling. This exclusion does not apply to claims where **you** or **your travel companion** are retrenched or made redundant in Australia except where a reasonable person in a similar situation would have been aware before **you** became eligible for cover that the retrenchment or redundancy was to occur;

- d) a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements scheduled to be used during the period of cover provided for **your journey**, which do not form part of the tour;
- e) caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- f) caused by **insolvency** or financial collapse of a travel services provider who was not licensed in the jurisdiction in which they operate or was not accredited in Australia by **ATAS** at the time **you** made **your** booking or the **insolvency** or financial collapse of any company, organisation or person with whom they deal;
- g) caused by an act or threat of terrorism; or
- h) **you** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer, unless **you** are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.

SECTION 3.1 ADDITIONAL EXPENSES

3.1.1 WHAT WE COVER

- a) If **you** cannot continue **your journey** because of an **injury** or **sickness** or **pre-existing medical condition** that **we** have agreed to cover, which occurs during the period of cover provided for **your journey** and needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses.
- b) If during the period of cover provided for **your journey**, **you** are hospitalised suffering from a life threatening or other serious condition covered by this insurance **we** will reimburse the **reasonable** travel and accommodation expenses for a **relative** or friend to travel to **you**, stay near **you** or escort

you. He or she must travel to **you**, stay near **you** or escort **you** on the written advice of **your** treating **medical adviser** and with the prior written approval of **Allianz Global Assistance**.

- c) If **your travel companion** cannot continue their **journey** because of an **injury** or **sickness** which occurs during the period of cover provided for **your journey** and which needs immediate treatment from a **medical adviser** who certifies in writing that **your travel companion** is unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses for **you** to remain with **your travel companion**.
- d) If during the period of cover provided **you** shorten **your journey** and return to **your home** due to a covered event, on the written advice of a **medical adviser** approved by **Allianz Global Assistance**, **we** will reimburse the **reasonable** additional cost of **your** return to **your home**. **We** will only pay the cost of the fare class that **you** had planned to travel at and **you** must make use of any pre-arranged return travel to **your home**.
- e) If **your dependants** are left without supervision following **your** hospitalisation or evacuation during the period of cover provided for **your journey** **we** will pay the **reasonable** additional travel and accommodation expenses incurred to return them to **your home**, including the travel and accommodation expenses of an escort if agreed to by **Allianz Global Assistance**.
- f) If, during the period of cover provided for **your journey**, **your travel companion** or a **relative** (of either of **you**) who is resident in Australia:
- dies unexpectedly;
 - is **injured** and because of the **injury** requires hospitalisation; or
 - becomes seriously ill and requires hospitalisation,
- we** will reimburse the **reasonable** additional cost of **your** early return to **your home**. **We** will only pay the cost of the fare class **you** had planned to travel at.

However, if the event causing **your** claim is due to the **relative's pre-existing medical condition**, **we** will reimburse **your** covered expenses up to the limit specified in *Part C – Tables of Benefits* provided that before **you** commenced **your journey** a **medical adviser** had not diagnosed the **relative** as being terminally ill.

g) If during the period of cover provided for **your journey**, **you** return to **your home** because:

- a **relative** of **yours** dies unexpectedly or is hospitalised in Australia following a serious **injury** or a illness; and
- it is possible for **your journey** to be resumed; and
- there is more than fourteen (14) consecutive days or twenty five per cent (25%), whichever is the greater, remaining of the period of cover, as noted on **your return overseas travel ticket**; and
- **you** resume **your journey** within thirty (30) consecutive days of **your** return to **your home**,

we will reimburse **you** for airfares for **you** to return to the place **you** were when **your journey** was interrupted.

The most **we** will pay under this sub-section is up to the limit shown in *Part C – Tables of Benefits*. However, if the event causing **your** claim is due to **your relative's pre-existing medical condition**, **we** will reimburse **your** covered expenses up to the limit specified in *Part C – Tables of Benefits* provided that before **you** commenced **your journey** a **medical adviser** had not diagnosed **your relative** as being terminally ill.

h) In addition, if during the period of cover provided, a disruption to **your journey** arises from:

- **you** scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, **natural disaster** or **accident** affecting **your** mode of transport;
- **you** unknowingly break any quarantine rule;
- **you** lose **your** passport, travel documents or **transaction cards** or they are stolen; or

- **your home** being rendered uninhabitable by fire, explosion, earthquake or flood,

we will reimburse **your reasonable** additional travel and accommodation expenses.

If **you** did not have a return ticket booked to **your home** before the **injury, sickness** or illness occurred, **we** will reduce the amount of **your** claim by the price of the fare to **your home** from the place **you** planned to return to **your home** from. The fare will be at the same fare class as the one **you** left **your home** on.

Whenever claims are made by **you** under this section and *SECTION 2.1 CANCELLATION* for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, **we** will pay for the higher of the two amounts, not both.

3.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay **your** claim:

- a) if **you** were aware, or a reasonable person in **your** circumstances would have been aware, of any reason, before **you** became eligible for the period of cover provided, that may cause **your journey** to be cancelled, disrupted or delayed;
- b) arising from a **pre-existing medical condition** of any person including **you, your travel companion** or a **relative** except:
 - if **you** satisfy the criteria as set out under the heading *Pre-existing Medical Conditions that are covered (some restrictions apply)* in the *Pre-existing Medical Conditions* section in *Part E – International Travel Insurance*; or
 - as provided in **your** medical terms letter if **Allianz Global Assistance** confirmed that cover for **your pre-existing medical condition** is provided by the Group Policy; or
 - as provided in sub-sections *3.1.1 f]* and *3.1.1 g]*.
- c) if **you** can claim **your** additional travel and accommodation expenses from anyone else;

- d) if caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- e) for cancellations, delays, rescheduling or diversions to **your** scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, **natural disaster** or **accident** affecting **your** mode of transport;
- f) if **your** claim arises directly or indirectly out of **you** operating a **rental vehicle** in violation of the rental agreement.

SECTION 3.2 TRAVEL DELAY EXPENSES

3.2.1 WHAT WE COVER

If a delay to **your journey**, for at least six (6) consecutive hours, arises from circumstances outside **your** control during the period of cover provided, **we** will reimburse the cost of **your reasonable** additional meals and accommodation expenses.

We will pay up to the amount specified in *Part C – Table of Benefits* at the end of the initial six (6) consecutive hour period.

3.2.2 WHAT WE EXCLUDE

We will not pay if a delay to **your journey** arises:

- a) from an act or threat of terrorism; or
- b) because of the **insolvency** or financial collapse of a travel services provider who was not licensed in the jurisdiction in which they operate or was not accredited in Australia by **ATAS** at the time **you** made **your** booking or because of the **insolvency** or financial collapse of any company, organisation or person with whom they deal;

SECTION 3.3 ALTERNATIVE TRANSPORT EXPENSES

3.3.1 WHAT WE COVER

If during the period of cover provided for **your journey**, **your** scheduled transport is cancelled, delayed, shortened or diverted and that means **you** would not arrive at a **special event** on time, **we** will pay **your reasonable** additional travel expenses up to

the amount specified in *Part C – Table of Benefits* to enable **you** to arrive on time for the **special event**.

3.3.2 WHAT WE EXCLUDE

We will not pay if **your** scheduled transport is cancelled, delayed, shortened or diverted:

- a) due to an act or threat of terrorism; or
- b) due to the **insolvency** or financial collapse of a travel services provider who was not licensed in the jurisdiction in which they operate or was not accredited in Australia by **ATAS** at the time **you** made **your** booking or due to the **insolvency** or financial collapse of any company, organisation or person with whom they deal;

SECTION 4.1 LUGGAGE

4.1.1 WHAT WE COVER

- a) If during the period of cover provided for **your journey**, the following **covered items**:
 - baggage, clothing and personal **valuables**;
 - portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories;
 are stolen, **accidentally** damaged or are permanently lost (except when: left in a vehicle; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or is **sporting equipment** while in use) **we** will pay the lesser of:
 - the repair cost;
 - the replacement cost;
 - the original purchase price; or
 - the depreciated value after allowing for age, wear and tear.

We have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

We will not apply **depreciation** to any item **we** pay **you** for where less than twelve (12) consecutive months have elapsed since the item was purchased new.

The maximum amount **we** will pay for any item is:

- up to the item limit specified in *Part C – Table of Benefits* for personal computers, video recorders or cameras;
- up to the item limit specified in *Part C – Table of Benefits* for mobile phones (including PDAs and any items with phone capabilities); or
- up to the item limit specified in *Part C – Table of Benefits* for all other items.

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy; or
- a matching pair of earrings,

are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

- b) Covered items** specified in 4.1.1 a) that are left in a vehicle during the period of cover provided for **your journey**, are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked vehicle, and in the event of theft forced entry must have been made.

The most **we** will pay is up to the amount specified in *Part C – Table of Benefits* for each **covered item** stolen from a vehicle, and up to the total amount specified in *Part C – Table of Benefits* for all **covered items** stolen from a vehicle.

- c)** No cover is provided for **valuables** left in a vehicle at any time or **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or **trip** except cover will be provided for loss, theft or **accidental** damage to laptops, tablets and mobile/smartphones when (without prior notice) **you** are directed by the airline with whom **you** have a flight booking to

place the laptop, tablet or mobile/smartphone into **your** checked in baggage or overhead cabin locker for the duration of **your** flight.

CONDITIONS

If **you** make a claim, **you** must prove **your** ownership and the value of **your** belongings (e.g. receipt or valuation for jewellery).

If **you** cannot prove the value of the items, the most **we** will pay for each individual item is ten percent (10%) of the limit shown for that type of item in the *Part C – Tables of Benefits – International Travel Insurance – 4.1 Luggage*.

You must report the loss, theft or misplacement of a **covered item** within twenty four (24) hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred.

You must provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement to.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of the cover provided by **us**.

4.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** (including **valuables**) if:

- a) the loss, theft or damage is to, or of, **covered items** left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- b) the **covered items** were being sent unaccompanied by **you** or under a freight contract;
- c) the loss or damage arises from any process of cleaning, repair or alteration;

- d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e) the **covered items** disappear in circumstances that cannot be explained to **our** reasonable satisfaction;
- f) arising from the lawful confiscation, detention or destruction of anything;
- g) the **covered items** were left **unsupervised** in a **public place**;
- h) the **covered items** have an electrical or mechanical breakdown.
- i) the **covered item** is fragile or brittle or is an electrical component and is broken or scratched unless the breakage or scratch (except scratches occurring to lenses or screens) was caused by theft, fire or an **accident** involving a vehicle in which **you** were travelling; or
- j) the loss or damage arises from scratches occurring to lenses or screens of **covered items**.

SECTION 4.2 TRAVEL DOCUMENTS, TRANSACTION CARDS & TRAVELLERS CHEQUES

4.2.1 WHAT WE COVER

If during the period of cover provided for **your journey**:

- a) any essential travel documents (including passports), **transaction cards** or travellers cheques are lost by **you**, stolen from **you** or destroyed, then **we** will pay the issuer's fees or the replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b) **your transaction cards** or travellers cheques are lost or stolen, then **we** will pay for any loss resulting from the fraudulent use of the **transaction cards** or travellers cheques.

The most **we** will pay is up to the limit specified in *Part C – Table of Benefits*.

CONDITIONS

You must report the loss or theft within twenty four (24) hours to the police and, in the case of **transaction cards** or travellers cheques, to the issuing bank or company in accordance with the conditions under which the **transaction cards** or travellers cheques were issued. **You** must prove that **you** made such report by providing **us** with a written acknowledgement from the entity **you** reported the loss or theft to;

We will not pay for any amounts covered by any guarantee given by the bank or issuing company to **you** as the holder of the **transaction cards** or travellers cheques;

4.2.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay if **your** loss arises from **your** failure to comply with the recommended security guidelines for the use of **transaction cards** or travellers cheques.

SECTION 4.3 LUGGAGE DELAY

4.3.1 WHAT WE COVER

If during the period of cover provided for **your journey** any of **your covered items** are delayed, misdirected or misplaced by the carrier for more than twelve (12) consecutive hours, and in **our** opinion it was necessary for **you** to purchase essential items of clothing or other personal items, **we** will reimburse **you** for the **reasonable** costs **you** incur, up to the amount specified in *Part C – Table of Benefits*.

CONDITIONS

You must provide written proof from the carrier who was responsible for **your covered items** that they were delayed, misdirected or misplaced.

We will deduct any amount **we** pay **you** under this section from any subsequent claim **you** make for lost **covered items** payable under *SECTION 4.1 LUGGAGE & PERSONAL EFFECTS*.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred **we** will deduct the amount **you** are

entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of cover provided by **us**.

SECTION 5.1 RENTAL VEHICLE EXCESS

Cover is only provided under this section if **your rental vehicle** agreement specifies an amount that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the **rental vehicle** agreement to which the amount payable applies.

The maximum amount **we** will pay under this section is the amount that is specified in **your rental vehicle** agreement up to the limit shown in *Part C – Table of benefits – 5.1 Rental Vehicle Excess*.

5.1.1 WHAT WE COVER

If, during the period of cover provided for **your journey**, a **rental vehicle you** have rented from a rental company or agency is:

- involved in a motor vehicle **accident** while **you** are driving it; or
- damaged or stolen while in **your** custody,

then **we** will pay you the lesser of:

- the amount specified that **you** are required to pay under **your rental vehicle** agreement; or
- property damage for which **you** are liable.

CONDITIONS

You must provide a copy of:

- **your rental vehicle** agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising **you** of the amount that **you** are required to pay.

5.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay if **your** claim arises directly or indirectly from, or is in any way connected with, or is for:

- a) **you** using the **rental vehicle** in breach of the **rental vehicle** agreement;
- b) **you** using the **rental vehicle** without a licence for the purpose that **you** were using it (such as but not limited to the carrying of passengers or freight); or
- c) administrative charges or fees of the rental company that are not a component of the amount specified in **your rental vehicle** agreement.

SECTION 6.1 PERSONAL LIABILITY

6.1.1 WHAT WE COVER

If **you** become legally liable to pay compensation for:

- death or bodily **injury**; or
- physical loss of, or damage to property,

as a result of an **accident**, or a series of **accidents** arising out of the one event, that happens during the period of cover provided for **your journey**, then **we** will cover **you** up to the limit shown in *Part C – Table of Benefits – 6.1 Personal Liability*, for:

- the compensation (including legal costs) awarded against **you**; and
- any **reasonable** legal costs incurred by **you** for settling or defending a claim made against **you**, providing **you** have approval in writing from **Allianz Global Assistance** before incurring these costs.

CONDITIONS

We must be told as soon as **you** or **your** personal representatives are, or a **reasonable** person in **your** circumstances would have been, aware of a possible prosecution, inquest, fatality, **accident** or incident which might lead to a claim against **you**.

You must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against **you** without **our** written consent.

6.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay any amount **you** become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

- a) bodily **injury** to **you**, **your travel companion** or to a **relative** or employee of any of **you**;
- b) loss of or damage to property belonging to, or in the care, custody or control of **you**, **your travel companion**, a **relative** or an employee of any of you (unless the property is a residence and **you** occupy it during the period of cover provided for **your journey** as a tenant or lessee, or temporary guest);
- c) **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d) **your** conduct of, or employment in any business, profession, trade or occupation;
- e) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) illness, **sickness** or disease that is transmitted by **you**;
- h) any relief or recovery from **you** other than monetary amounts;
- i) a contract that imposes on **you** a liability which **you** would not otherwise have;
- j) assault and/or battery committed by **you** or at **your** direction;
- k) any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent.

Interstate Flight Inconvenience Insurance

SECTION 1.1 CANCELLATION

1.1.1 WHAT WE COVER:

- a) If, after **you** have obtained **your interstate flight** ticket and up until the end of the period of cover provided for **your journey** (where the claim is not covered elsewhere in this *Interstate Flight Inconvenience Insurance*) and is for any of the following events which are unexpected and unforeseen by **you** and outside **your** control:
- **you, your travel companion** or a **relative** who permanently resides in Australia dies, is seriously **injured** or becomes seriously ill (subject to verification by written medical advice obtained by **you** from a **medical adviser**);
 - **your** arranged travel is cancelled or delayed by the carrier because of mechanical breakdown, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or **natural disasters**;
 - a **natural disaster** either at **your** destination or at **your** or **your travel companion's home**;
 - a **special event** is cancelled or postponed for reasons not expected by **you** and outside **your** control;
 - **you** or **your travel companion** are quarantined;
 - **your** or **your travel companion's home** is totally destroyed;
 - **you** or **your travel companion** are subpoenaed to attend court in Australia (after having purchased **your interstate flight** ticket) on a date falling during the period of cover provided for **your journey**;
 - **you** or **your travel companion** are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy);
 - **you** or **your travel companion** having to sit exams during the period of cover provided for **your journey**, for studies either of **you** are undertaking, provided that **you** or **your travel companion** had no prior knowledge of the date

of the exam before **you** obtained **your interstate flight** ticket,

then **we** will reimburse **you** the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover provided for **your journey** that **you** have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent's cancellation fees which are limited to the amount specified in *Part C – Table of Benefits*, up to the maximum total limit specified in *Part C – Table of Benefits*; or

- b) your reasonable** costs of rescheduling **your journey**. The most **we** will pay for rescheduling **your journey** is the unrecoverable amount that would have been payable under *1.1.1 a]* had **your journey** been cancelled. **We** will not pay a claim under *1.1.1 b]* in addition to a claim under *1.1.1 a]* for the same services/facilities;

CONDITIONS

If **you** want to claim under the cover provided, **you** must do the following as soon as possible after the happening of the unexpected event causing **your** claim:

- cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover provided for **your journey** that **you** are now unable to use; and
- recover any refund that **you** are entitled to.

If you think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as possible – for more information see under the headings *CLAIMS* or call the contact number shown on the inside front cover of this booklet.

If **your** claim arises from or is related to **your** fitness to travel, written proof from a **medical adviser** must be provided.

1.1.2 WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay **your** claim if:

- a) **you** were aware, or a reasonable person in **your** circumstances would have been aware before **you** became eligible for cover, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b) caused by **you** or **your travel companion** changing plans;
- c) caused by any business, financial or contractual obligations which prevent **you** or **your travel companion** from travelling. This exclusion does not apply to claims where **you** or **your travel companion** are retrenched or made redundant in Australia except where a reasonable person in a similar situation would have been aware before **you** became eligible for cover that the retrenchment or redundancy was to occur;
- d) a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements which do not form part of the tour;
- e) caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- f) caused by **insolvency** or financial collapse of a travel services provider who was not accredited by **ATAS** at the time **you** made **your** booking or any company, organisation or person with whom they deal;
- g) caused by an act or threat of terrorism.

SECTION 2.1 FLIGHT DELAY

2.1.1 WHAT WE COVER

If the departure of **your interstate flight**, is delayed for the period specified in *Part C – Table of Benefits* due to circumstances outside **your** control and no alternative transport is provided by the carrier, **we** will reimburse the cost of **your reasonable** additional meal and accommodation expenses charged to **your card**

account, up to the amount specified in *Part C – Table of Benefits*.

2.1.2 WHAT WE EXCLUDE

We will not pay if a delay to **your journey** arises from an act or threat of terrorism.

SECTION 2.2 MISSED CONNECTION

2.2.1 WHAT WE COVER

If, due to the late arrival of **your** preceding flight **you** miss **your** connecting flight and no alternative flight is available within the four (4) hours following **your** late arrival, **we** will reimburse the cost of **your reasonable** additional meal and refreshment expenses up to the amount specified in *Part C – Table of Benefits* provided **you** obtain written confirmation from the carrier of the length of **your** delay.

2.2.2 WHAT WE EXCLUDE

We will not pay if a delay to **your journey** arises from an act or threat of terrorism.

SECTION 3.1 LUGGAGE

3.1.1 WHAT WE COVER

a) If, during **your journey**, the following **covered items** or **valuables**:

- baggage, clothing and personal **valuables**;
- portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories; or
- **business items**,

are stolen, **accidentally** damaged or are permanently lost (except when: left in a vehicle; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or is **sporting equipment** while in use) **we** will pay the lesser of:

- the repair cost;
- the replacement cost;
- the original purchase price; or

- the depreciated value after allowing for age, wear and tear.

We have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

We will not apply **depreciation** to any item **we** pay **you** for where less than twelve (12) consecutive months have elapsed since the item was purchased new.

The maximum amount **we** will pay for any item is:

- up to the item limit specified in *Part C – Table of Benefits* for personal computers, video recorders or cameras;
- up to the item limit specified in *Part C – Table of Benefits* for mobile phones (including PDA's and any items with phone capabilities); or
- up to the item limit specified in *Part C – Table of Benefits* for all other items.

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories; or
- a matching pair of earrings,

are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

- b)** Covered items specified in 3.1.1 a) that are left in a vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked vehicle, and in the event of theft forced entry must have been made. The most **we** will pay is up to the amount specified in *Part C – Table of Benefits* for each **covered item** stolen from a vehicle, and up to the total amount specified in *Part C – Table of Benefits* for all **covered items** stolen from a vehicle.
- c)** No cover is provided for **valuables** left in a vehicle at any time or **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or **trip** except cover will be

provided for loss theft or **accidental** damage to laptops, tablets and mobile/smartphones when (without prior notice) **you** are directed by the airline with whom **you** have a flight booking to place the laptop, tablet or mobile/smartphone into **your** checked in baggage or overhead cabin locker for the duration of **your** flight.

CONDITIONS

If **you** make a claim, **you** must prove **your** ownership and the value of **your** belongings (e.g. receipt or valuation for jewellery).

If **you** cannot prove the value of the items, the most **we** will pay for each individual item is ten per cent (10%) of the limit shown for that type of item in the *Part C – Tables of Benefits – Interstate Flight Inconvenience Insurance – 3.1 Luggage*.

You must report the loss, theft or misplacement of a **covered item** within twenty four (24) hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred.

You must provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement to.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of the cover provided by **us**.

3.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** (including **valuables**) if:

- a) the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;

- b) the **covered item** was being sent unaccompanied by **you** or under a freight contract;
- c) the loss or damage arises from any process of cleaning, repair or alteration;
- d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e) the **covered item** disappears in circumstances that cannot be explained to **our** satisfaction;
- f) arising from the lawful confiscation, detention or destruction of anything;
- g) the **covered item** was left **unsupervised** in a **public place**;
- h) the **covered item** has an inherent defect or an electrical or mechanical breakdown; or
- i) the **covered item** is fragile or brittle or is an electrical component and is broken or scratched unless the breakage or scratch (except scratches occurring to lenses or screens) was caused by theft, fire or an **accident** involving a vehicle in which **you** were travelling; or
- j) the loss or damage arises from scratches occurring to lenses or screens of **covered items**.

SECTION 4.1 FUNERAL EXPENSES

4.1.1 WHAT WE COVER

If **you** die as a result of an **accidental injury** occurring during the period of cover provided for **your journey** **we** will pay **your reasonable funeral expenses** or the cost of repatriation of **your** remains to **your home** or nominated funeral home (if necessary) up to the amount specified in *Part C – Table of Benefits*.

SECTION 5.1 RENTAL VEHICLE EXCESS

Cover is only provided under this section if **your rental vehicle** agreement specifies an excess, deductible or damage liability fee that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under

the **rental vehicle** agreement to which the amount payable applies.

The maximum amount **we** will pay under this section is the amount specified in **your rental vehicle** agreement up to the limit shown in *Part C – Table of Benefits*.

5.1.1 WHAT WE COVER

If, during **your** period of cover, a **rental vehicle you** have rented from a rental company or agency is:

- involved in a motor vehicle **accident** while **you** are driving it; or
- damaged or stolen while in **your** custody,

then **we** will pay **you** the lesser of:

- the amount specified that **you** are required to pay under **your rental vehicle** agreement; or
- property damage for which **you** are liable.

CONDITIONS

You must provide a copy of:

- **your rental vehicle** agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising **you** of the amount that **you** are required to pay.

5.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay if the claim arises directly or indirectly from, or is in any way connected with, or is for:

- a) **you** using the **rental vehicle** in breach of the **rental vehicle** agreement;
- b) **you** using the **rental vehicle** without a licence for the purpose that **you** were using it (such as but not limited to the carrying of fare paying passengers or the carrying of freight); or
- c) administrative charges or fees of the rental company that are not a component of the amount specified in **your rental vehicle** agreement.

Transit Accident Insurance

WHAT WE COVER

If, during a **trip**; or

- a) while boarding or alighting (being when **you** physically get on or of) **transportation** at any airport, coach depot, railway station or dock during **your trip**; or
- b) while travelling as a passenger in a **transportation** directly to or from any airport, coach depot, railway station, or dock immediately before or after **your** scheduled **trip**,

you suffer an **accident** that causes an **injury** listed in *Part C – Table of Benefits* within twelve (12) consecutive months of the **accident**, **we** will pay **you** the Benefit Amount specified for the **injury** listed in *Part C – Table of Benefits*, that **you** suffered.

In addition, if during a **trip**:

- c) **you** disappear due to an **accident** which results in the disappearance, sinking or wrecking of the **transportation** on which **you** were travelling and **your** body has not been found within twelve (12) consecutive months after the date of such **accident**, it will be presumed, subject to there being no evidence to the contrary, that **you** died,

we will pay the applicable benefit amount listed in *Part C – Table of Benefits* to **you**, or to **your** estate in the case of **your** death.

If **you** suffer more than one **injury** as a result of the **accident** **we** will pay **you** no more than the specified amount for the most serious **injury** listed in *Part C – Table of Benefits* that **you** suffered.

WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay for any **injury** that results directly or indirectly from:

- a) hijack of **your transportation**;
- b) any act of terrorism;
- c) **your** intentional self harm or **your** suicide or **your** attempted suicide; or
- d) any illegal act committed by **you** or any person acting on **your** behalf.

GROUP POLICY AGGREGATE LIMIT OF LIABILITY

The Group Policy under which this cover is provided contains an aggregate (maximum) limit of liability for claims from all eligible **cardholders, spouses** and/or **dependants** arising from the one event.

The most **we** will pay under this section from one event (e.g. a bus crash) is \$1,300,000 regardless of the number of persons involved in the event who suffer **accidental injury**.

This means that if as a result of one event a number of **cardholders**, their **spouses** and/or **dependants** were **accidentally injured**, **we** will pay each on a proportional basis (using the amounts in the table appearing in *Part C – Tables of Benefits*) up to a maximum combined total of \$1,300,000.

For example, if two **cardholders**, one **spouse** and one **dependant** lost their lives in the same bus crash, **we** would pay to each of their legal personal representatives benefits, calculated as follows:

Two **cardholders** – \$1,000,000

One **spouse** – \$250,000

One **dependant** – \$125,000

Total benefit amount: \$1,375,000

We take the total aggregate exposure (\$1,300,000) and divide it by the total benefit amount (\$1,375,000) to determine the percentage (94.5455%) to proportionally reduce.

In this case, the total benefits would work out to be:

Two **cardholders** – \$472,727

One **spouse** – \$236,364

One **dependant** – \$118,182

Total benefit amount: \$1,300,000

Purchase Cover Insurance

WHAT WE COVER

If, within ninety (90) consecutive days of **you** taking possession of a **covered item** where **you** have charged the full purchase price to **your card account**, the **covered item** is stolen, **accidentally** damaged or permanently lost (except when: left in a vehicle; or

are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or is **sporting equipment** while in use) **we** will pay the lesser of:

- a) the original purchase price charged to the **account holder's card account**; or
- b) the limit per claim specified in *Part C - Tables of Benefits* in respect of jewellery, watches and new works of art.

The most **we** will pay in any twelve (12) consecutive month period in respect of any one **card account** is the maximum total limit specified in *Part C - Tables of Benefits*.

CONDITIONS

You must report the loss, theft or misplacement of a **covered item** within twenty four (24) hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement to.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover.

WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** (including **valuables**) if:

- a) the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- b) the **covered items** were being sent unaccompanied by **you** or under a freight contract;

- c) the loss or damage arises from any process of cleaning, repair or alteration;
- d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e) the **covered items** disappear in circumstances that cannot be explained to **our** reasonable satisfaction;
- f) arising from the lawful confiscation, detention or destruction of anything;
- g) the **covered items** were left **unsupervised** in a **public place**;
- h) the **covered items** have an electrical or mechanical breakdown;
- i) the **covered item** is fragile or brittle or is an electrical component and is broken or scratched unless the breakage or scratch (except scratches occurring to lenses or screens) was caused by theft, fire or an **accident** involving a vehicle in which **you** were travelling; or
- j) the loss or damage arises from scratches occurring to lenses or screens of **covered items**.

Guaranteed Pricing Scheme

WHAT WE COVER

If within sixty (60) consecutive days of **you** charging the full purchase price of a **covered item** that **you** purchase from a physical store, to the **account holder's card account**:

- a) **you** receive a printed catalogue from a store within twenty five (25) kilometres of the store where **you** made **your** original purchase; and
- b) the catalogue advertises the **covered item** for a price more than seventy five dollars (\$75) less than the price **you** charged to **your card account** for the **covered item you** purchased,

then **we** will reimburse **you** up to the amount specified in *Part C – Tables of Benefits – Guaranteed Pricing Scheme* for the difference in price between the price of the **covered item** charged to **your card account** and

the cheaper advertised price of the item in the printed catalogue **you** received, provided:

- c) the cheaper item is new, the same model number and year and produced by the same manufacturer as the **covered item you** purchased and charged to **your card account**; and
- d) the catalogue advertising the cheaper item was printed after the **covered item you** purchased was charged to **your card account**;

WHAT WE EXCLUDE

We do not cover items that **you** purchase via the internet or that are only advertised by digital medium.

Extended Warranty Insurance

Your covered items may come with guarantees that cannot be excluded under the Australian Consumer Law (**ACL**) or other relevant law. This cover operates alongside, and in addition to, the rights and remedies to which **you** may be entitled under the **ACL** and any other law that applies to **your covered items** and does not change those rights or remedies.

WHAT WE COVER

If a **covered item** that **you** purchased and charged the whole purchase price of to the **card account**, suffers a **covered breakdown** after the **manufacturer's warranty** expires **we** will reimburse **you** the lesser of:

- the repair cost;
- the replacement cost; or
- the original purchase price,

subject to the limit per **covered item** and maximum total limit for any one **card account** in any twelve (12) consecutive month period specified in *Part C – Tables of Benefits – Extended Warranty Insurance*.

CONDITIONS

Only items with a manufacturer's unique identification serial number on them are covered under this insurance.

You must take all reasonable care to protect and/or maintain **your covered items**.

You must obtain **our** approval before starting any repairs or replacement of any **covered item** that has suffered a **covered breakdown**.

You must keep the **covered item** for which **you** are claiming or relevant parts of the **covered item** so that **we** may inspect them.

Claims

Please do not contact Virgin Money, NAB or Citi in the event of a claim.

First check that **you** are covered by reading the appropriate section in this booklet and *Part D – Excesses and General Exclusions* to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

You are not covered for any claim made after termination of, or the expiry of the period of insurance specified in, the Group Policy. **Virgin Money** or **NAB** will provide **you** with details of any replacement cover.

HOW TO MAKE A CLAIM

You must give **Allianz Global Assistance** notice of **your** claim as soon as possible.

Allianz Global Assistance can be contacted using the contact details listed on the back cover of this booklet.

You can obtain claim forms and information on how to make a claim at: <https://claims.agaassistance.com.au/>

You can lodge **your** travel claim online at: www.travelclaims.com.au

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

You must give any information **Allianz Global Assistance** reasonably asks for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required **Allianz Global Assistance** may ask **you** to provide them with translations into English of any such documents to enable their consideration of **your** claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

- a) If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as possible. Contact **Allianz Global Assistance** using the contact number, or if **overseas** the *24 hour Emergency Assistance* number, shown on the back cover of this booklet.
- b) For medical, **hospital** or dental claims, contact **Allianz Global Assistance** as soon as practicable.
- c) For loss or theft of **your covered items** or **valuables**, report it immediately to the police and obtain confirmation of **your** report. **You** must do this within twenty four (24) hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged **covered items**.
- d) For damage or misplacement of **your covered items** or **valuables**, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- e) Submit full details of any claim in writing.

CLAIMS ARE PAYABLE IN AUSTRALIAN DOLLARS

We will pay all claims in Australian dollars. **We** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense. Payment will be made by direct credit to a bank account nominated by **you**.

YOU MUST NOT ADMIT FAULT OR LIABILITY

You must not admit that **you** are at fault, for any **accident**, incident or event causing a claim, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

YOU MUST HELP US RECOVER ANY MONEY WE HAVE PAID

If **we** have a claim against someone in relation to the money **we** have to pay or **we** have paid, **you** must do everything **you** can to help **us** do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

When making a claim **you** must tell us about any other insurance under which **you** are or might be able to claim. If **you** can claim from another insurer and **we** also pay **you** in respect of the same insured event, then **you** must refund to **us** the amount **we** paid if the other insurer also pay **you**. **You** cannot claim from **us** and from the other insurer to obtain an aggregate amount that exceeds **your** loss.

FRAUD

When making a claim **you** have a responsibility to assist **us** and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if **you** or anyone acting on **your** behalf uses fraudulent means to make a claim on the cover described in this booklet, then no payment will be made in regard to the claim. Also **Virgin Money** and **NAB** will be informed of the situation and **you** may no longer be eligible for the cover described in this booklet.

Complaints & disputes

If **you** have a complaint in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details on the inside front cover of this booklet, or put the complaint in writing and send it to:

Credit Card Complaints
PO Box 162, Toowong
QLD 4066.

We will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution procedures. To obtain a copy of **our** procedures, please contact **us**.

A complaint can be referred to the Australian Financial Complaints Authority (**AFCA**), subject to its rules. The **AFCA** provides a free and independent dispute

resolution service for consumers who have general insurance complaints falling within its rules.

The contact details for the **AFCA** are:

Australian Financial Complaints Authority

GPO Box 3, Melbourne Victoria 3001

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

GENERAL INSURANCE CODE OF PRACTICE

Allianz and **Allianz Global Assistance** proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. **You** can obtain more information on the Code and how it assists **you** by contacting **Allianz Global Assistance** using the contact details on the inside front cover of this booklet, or by visiting:

www.codeofpractice.com.au

Contact

In the event of an emergency **overseas**, simply call Allianz Global Assistance in Australia at any time on +61 7 3305 7499. Reverse charge calls to this number can be made from many countries via Australia Direct[®], Telstra's international reverse charge service or to make a claim in Australia phone 1800 072 791.

For more information on your Virgin Money credit card account:

Visit us at

virginmoney.com.au

If you are calling within Australia

13 37 39

If you are calling outside Australia

61 2 8288 2222

24 hours a day, 7 days a week

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