

HSBC Premier World MasterCard and HSBC Premier Debit Card

Insurance terms and conditions

for purchases where payment is
finalised on or after 1 March 2010

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HSBC Bank Australia Limited
ABN 48 006 434 162 AFSL 232595
does not underwrite the covers contained in this booklet.

HSBC Bank has entered into an agreement for the benefit of its
HSBC Premier Credit and/or Debit cardholders.

The underwriter of the covers is **Zurich Australian Insurance Limited**
ABN 13 000 296 640 AFSL 232507
5 Blue Street, North Sydney NSW 2060.

Important information about
all the covers in this booklet

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Important Information about all the covers in this booklet

Introduction

This booklet contains information on **your HSBC Premier World MasterCard** and **HSBC Premier Debit Card** complimentary benefits, which are effective for purchases where payment is finalised on or after 1 March 2010 and only available to HSBC Premier **cardholders**.

These benefits are provided to eligible **cardholders** under the agreement entered into between HSBC Bank Australia Limited ABN 48 006 434 162 AFSL 232595 Level 32, HSBC Centre, 580 George Street, Sydney NSW Australia 2000 ("HSBC Bank") and Zurich Australian Insurance Limited, ABN 13 000 296 640 AFSL 232507 of 5 Blue Street, North Sydney, NSW, 2060 ("Zurich"). In this booklet Zurich may also be expressed as "we", "us" or "our".

There is no obligation to accept any of these benefits. However, if a person wishes to claim any of the benefits, they will be bound by the definitions, terms and conditions, exclusions and claims procedures etc., contained in this booklet. Therefore please read this document carefully and keep it in a safe place. Please also keep detailed particulars and proof of any loss including the sales receipt and credit card account statement showing any purchases.

HSBC Bank is not the product issuer (insurer) of these covers and neither it nor any of its related corporations guarantee any of the benefits under these covers. These benefits are provided at no additional cost to the **cardholder** and HSBC Bank does not receive any commission or remuneration in relation to these insurances. Neither HSBC Bank nor any of its related corporations are Authorised Representatives of Zurich or its related companies.

Who is eligible for these covers?

HSBC Premier World MasterCard and Debit cardholders are eligible for the following benefits:

- International Travel Insurance
- Purchase Protection Insurance
- Extended Warranty Insurance
- Guaranteed Pricing Scheme
- Transit Accident Insurance

Termination of these covers

HSBC Bank may terminate any one or all of the covers in this booklet, and if so will notify **primary cardholders** of the termination in writing. Purchases made before expiry of this notification will be eligible for the cover. Purchases made after expiry of this notification will not be eligible for the cover included in this booklet.

Privacy

Zurich respects **your** privacy. Before **you** make a claim under any of the policies in this document **you** should know the following things.

- We do not require personal information until a claim is made. We may however need personal information to assess claims. We will, in relevant cases, disclose the personal information (other than sensitive information such as health information) to HSBC Bank, their service providers and business partners in order to allow the bank to monitor the claims service we provide, prevent fraud and to ensure persons are eligible for the cover.
- We will also, where relevant disclose personal information including sensitive information, such as health information to our service providers (including medical practitioners, other health professionals, reinsurers, legal representatives and loss adjusters). By submitting personal details, the person consents to those organisations collecting and us disclosing personal and sensitive information about **you** for this purpose.
- A list of the type of service providers and business partners we commonly use is available on request, or on our website. Go to www.zurich.com.au and click on the link to our Privacy link on our home page.
- If a claimant does not provide the requested information, the assessment of a claim may be delayed or we may not accept a claim.

- We may also disclose personal information about persons where we are required or permitted to do so by law.
- In most cases, on request we will give persons access to the personal information we hold about them. In some circumstances, we may charge a fee for giving this access, which will vary but will be based upon our costs.

If **you** would like to find out more, **you** may contact us by telephone from anywhere in Australia on 132 687, or email at Privacy.Officer@zurich.com.au, or in writing at:

The Privacy Officer
Zurich Australian Insurance Limited
PO Box 677
North Sydney NSW 2059

Enquiries

- Additional copies of this booklet can be obtained by phoning HSBC Bank on 1300 301 168 (or +61 2 9005 8192 from overseas)
- If **you** require Personal Advice on any of the insurances, please see **your** insurance adviser.
- If **you** wish to make a general enquiry regarding any of the insurances or the Guaranteed Pricing Scheme you can phone Zurich on 1800 648 093

General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, Zurich subscribes to the General Insurance Code of Practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to:

- constantly improve claims handling in an efficient, honest and fair manner;
- build and maintain community faith and trust in the financial integrity of the insurance industry; and
- provide helpful community information and education about general insurance.

Complaints and Dispute Resolution process

If **you** have a complaint about an insurance product issued by us or a service **you** have received from us, including the settlement of a claim, please call us on 132 687. We will respond to **your** complaint within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required we will agree reasonable alternative timeframes with **you**.

If you are unhappy with our response or we cannot agree on reasonable alternative timeframes, **your** complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process which is free of charge.

We will respond to **your** dispute within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required we will agree reasonable alternative timeframes with **you**.

We will keep **you** informed of the progress of our review at least every 10 working days and give **you** our response in writing.

If **you** are unhappy with our response or we cannot agree with **you** on reasonable alternative timeframes, **you** can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by Financial Ombudsman Services Limited (FOS). FOS will review our decision in accordance with their terms of reference. **You** are not bound by their decision. However, we are bound to act immediately on FOS's decision. This is a free service provided by an independent body. Brochures outlining the operations of FOS are available from us or the Insurance Council of Australia in **your** State or Territory. **You** can phone the FOS from anywhere in Australia on 1300 780 808 or write to them at:

Financial Ombudsman Services
GPO Box 3,
Melbourne, Victoria 3001
Facsimile: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

Excess – what you contribute to a claim

Excesses may apply to certain sections of cover. An Excess is not an additional fee charged by **us** at the time of making a claim. Rather, it is the uninsured first portion of a loss for which you are otherwise covered, i.e. the amount that you must contribute towards each claim. Details of the Excess amounts and circumstances in which they will be applied are set out below:

- International Travel Insurance - **You** must pay the first A\$200 for each International Travel Insurance claim made under Benefits 1 to 7 of 'Part C'. However under benefit "2 - Loss/damage to personal items" there is no **excess** payable for the replacement of **your** travel documents, credit cards, and travellers cheques and the emergency replacement of **your** clothes and toiletries. Also if **you** make more than one claim as the result of a single event, the **excess** only applies once.
- Purchase Protection Insurance - **You** must pay the first A\$100 for each claim.
- Extended Warranty Insurance - **You** must pay the first A\$200 for each claim.

Safety of your belongings

You must take all reasonable precautions (considering the value of the items) to protect **your** property/**personal goods** and **you** are not covered if **you** do not take these precautions.

Also property/**personal goods** are not covered under any of the insurances if they are left:

- **unattended** in a **public place**; or
- **unattended** in a motor vehicle unless stored out of view in the vehicle's boot; or
- **unattended** in an unlocked motor vehicle; or
- **unattended** in a motor vehicle overnight; or
- behind, forgotten or misplaced; or
- with a person who steals or deliberately damages them.

Reporting lost, stolen or wilfully damaged items

In the event that **your** property/**personal goods** are stolen, wilfully damaged or accidentally lost, a report must be made to the Police or to the nearest government agency or authority. **You** must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged items/**personal goods**.

If the loss or wilful damage occurs **overseas** a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.

Repairing or replacing your property

If an item is damaged, lost or stolen we may choose to:

- repair the item; or
- replace the item, less depreciation. (This means that the replacement item will be worth the value of the original item, taking into account its age and condition); or
- pay you the amount it would cost us to replace the item as depreciated; however
- **personal goods**/property left **unattended** in a motor vehicle are only insured for \$150 per item to a maximum of \$1,000 per event and if **you** bought the item duty free or **overseas** the amount **you** paid for the item will be the maximum amount paid by us.

Where the item is part of a pair or set, **you** will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set.

Insurance exclusions – what is not covered in this booklet

In any insurance policy there are situations that are not covered. Whilst we try to extend our cover to most situations, we are not able to insure some situations because of the costs or types of events involved.

In addition to any specific or general exclusions noted elsewhere in this booklet, the following exclusions apply to all the covers in this booklet.

- We do not insure **you** for any event that is caused by or arises as a result of any **pre-existing medical condition** of **yours**, a **relative, travel companion** or any other person that may give cause for **you** to claim unless it relates to international travel insurance and we have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee; or
- We do not insure **you** for any travel that:
 - **you** book or take against medical advice; or
 - **you** take for the purpose of getting medical treatment or advice; or
 - **you** take after a qualified and registered member of the medical profession informs **you** that **you** are terminally ill; or
- We will not pay for theft, loss or damage to:
 - any item that **you** post or otherwise pay to be transported, and that is not part of **your** accompanying baggage; or
 - jewellery, watches, cameras, laptops, mobile phones, electrical items or cash in baggage, unless hand-carried and under either **your** personal supervision or that of **your travel companion**; or
 - any item that is brittle or fragile (except photographic or video equipment) unless the loss or damage is caused by thieves, burglars, fire, or an accident involving the mode of transport **you** are travelling; or
 - sporting equipment while it is being used; or
- We do not cover:
 - any item that **you** buy to resell in **your** business; or
 - business owned or business related items; or
 - commercial samples; or
 - items **you** take to sell whilst **overseas**; or
 - securities, stamps, documents, manuscripts or books of account; or
 - works of art, (including but not limited to paintings or prints) and antiques; or
 - **personal goods**/property left **unattended** in a motor vehicle for any more than \$150 per item or \$1,000 per event.

- We do not insure **you** for any event that is caused by or arises from:
 - the death, illness or for any other reason of persons living outside of **Australia** other than as set out in this booklet relating to the **cardholder**, their **spouse** and/or **dependent children**; or
 - any event that is intentionally caused by **you** or by a person acting with **your** consent (including suicide or attempted suicide); or
 - **your** conscious exposure to exceptional danger unless in an attempt to preserve **your** life or the life of another person; or
 - **you** being under the influence of liquor or drugs; or
 - **your** involvement in illegal activities, fraud or abuse; or
 - **your** underwater activities that involve using artificial breathing equipment (unless **you** have an open water diving licence or are diving with a qualified and registered diving instructor); or
 - **your** mountaineering or rock climbing (if **you** need to use climbing equipment, ropes or guides), white water rafting or boating, abseiling, bungee jumping, pot holing, running with the bulls, caving or tobogganing; or
 - **your** racing (other than foot); or
 - **your** participation in any kind of professional sport; or
 - **your** air travel or any aerial activity (for example, hang-gliding, base jumping and skydiving). But if you are a paid passenger in a fully licensed commercial passenger aircraft, we do insure you; or
 - any activities involving hunting equipment or projectiles (e.g. shooting and archery); or
 - any **act of terrorism**; or
 - any **injury** arising out of or in connection to an epidemic or pandemic; or

- any war, whether it has been formally declared or not, any hostilities, rebellion or revolution or civil war, military coup or overthrow/attempted overthrow of government/military power; or
- any person or organisation, who lawfully destroys or removes **your** ownership or control of any property/**personal goods**; or
- any government prohibition or restrictions or government customs; or
- any government authorities, delaying or detaining you or seizing or keeping **your** baggage; or
- non-receipt of the property/**personal goods** that **you** have purchased and is being transported to you; or
- **you** or **your travel companion's** employment or work (whether paid or unpaid or voluntary) either in **Australia** or **overseas**. This includes not being able to take leave from that employment, unless **your** claim is covered under the International Travel Insurance policy within the "Cancellation of travel arrangement and unexpected expenses" section; or
- **you** or **your travel companion's** financial circumstances or any business or other contractual relationship; or
- changes in currency rates; or
- **you** or **your travel companion's** not wanting to continue with **your** travel arrangements/**journey**, or canceling it or cutting it short (unless **your** claim is covered under the International Travel Insurance policy within the "Cancellation of travel arrangement and unexpected expenses" section); or
- the inability of the tour operator, wholesaler, transport provider, travel agent or any other service provider to complete arrangements (e.g. provide facilities, conference, accommodation or transport arrangements due to lack in numbers) or complete any part of a tour; or
- deterioration, normal wear and tear; or
- any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown, unless covered under the Extended Warranty Insurance policy; or
- any process of servicing, repairing or restoring an item unless we have given prior approval; or

- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise; or
- vermin or insects, mildew, atmospheric or climatic conditions, or flood; or
- **you** failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons; or
- **you** not taking all reasonable precautions (considering the value of the items) to protect **your** property/**personal goods** or if the property/**personal goods** are left:
 - **unattended** in a **public place**; or
 - **unattended** in an unlocked motor vehicle; or
 - **unattended** in a motor vehicle overnight; or
 - **unattended** in a motor vehicle unless stored out of view in the vehicle's boot; or
 - behind, forgotten or misplaced; or
 - with a person who steals or deliberately damages them; or
- disappearance of the property/**personal goods** in circumstances which cannot be explained to our satisfaction; or
- radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or
- consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages; or
- **you** participation in motor cycling, unless
 - it involves a hired motorcycle with an engine capacity of 200cc or less; and
 - **you** are the driver; and
 - **you** hold a current Australian motorcycle licence; and
 - **you** are also licenced (if a licence is required) to drive the motorcycle in the country **you** are in; but
 - we never cover any event that is caused by or arises from motorcycle racing; or

- **you** failing to follow advice or take heed of a warning from:
 - any government; or
 - any official body; or
 - any publication or broadcast by any member of the mass media.

Definitions and Interpretation of words used in this booklet

The following key words (and their plurals) have special meaning in the Policies and are highlighted in bold.

“accident” means any sudden and unexpected physical force, which occurs on a **trip** and causes an **injury** that is described in the Schedule of Benefits contained in the Transit Accident policy.

“act of terrorism” means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

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

“Australian warranty” means the manufacturer’s expressed written warranty, that is applicable and able to be fulfilled within **Australia** and which has been properly registered with the manufacturer.

“bed care patient” means that as a result of accidental injury or illness during the **journey, you** are confined to an **overseas** hospital bed for a continuous period of not less than 24 hours. **Your** confinement must be certified as necessary by a legally qualified and registered medical practitioner and **you** must be under the continuous care of a registered nurse (other than **yourself** or a member of **your** family). Bed care does not cover **you** as a patient in 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 care or treatment of alcoholism or drug addiction.

“cardholder” means a person who permanently resides in **Australia** (including holders of 410 and 457 visas) and whom HSBC Bank has issued with an HSBC Premier Credit or an HSBC Premier Debit Card.

In relation to the Purchase Protection Insurance policy this definition is also extended to include any **Australian** resident, and who, by way of a gift from the **cardholder**, receives any **personal goods**, purchased by the **cardholder**.

“dependent child/children” means

- unmarried children of a **cardholder** to the age of 18 who live with the **cardholder**, but not children born on the **journey**, and
- unmarried children of a **cardholder** to the age of 21 who are full-time students attending an accredited institution of higher learning in **Australia**, and are dependent upon the **cardholder** for their maintenance and support and always live with the **cardholder** or live with the **cardholder** when they are not attending the accredited institution of higher learning.

“HSBC Premier Card” means current and valid HSBC Premier World MasterCards and HSBC Premier Debit Cards issued by HSBC Bank.

“HSBC Premier card account” means a current and valid HSBC Premier credit facility provided by HSBC Bank to which purchases made by **cardholders** on HSBC Bank Premier credit are charged or the primary account linked to an HSBC Premier Debit Card when a purchase is routed by Visa Scheme International.

“injury” means loss of life or bodily **injury** (but not illness or sickness),

- caused by an **accident** whilst the Transit Accident Insurance policy is in force, and
- resulting independently of any other causer.

Furthermore **injury** as used with reference to hand or foot means severance through or above the wrist or ankle joint and, as used with reference to an eye means irrecoverable loss of the entire sight thereof.

“journey” means:

After the purchase of **your overseas** return travel tickets, the **journey** starts:

- on the departure date shown on the **overseas** return travel ticket, or
- once **you** leave **your** home, if **you** travel directly from **your** home in **Australia** to the **Australia** air or sea terminal that is the departure point for **your** trip.

The **journey** ends when the first of the following occurs:

- at midnight on the date when **your** scheduled transport (refer to **your overseas** return travel ticket) is due to arrive in **Australia**; or
- when **you** return to **your** home in **Australia** provided **you** go directly to **your** home, otherwise when **you** return to **Australia**; or
- at midnight four (4) months after the date of departure shown on **your overseas** return travel tickets, or
- when **you** cancel **your overseas** return travel ticket.

“natural disaster” means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not epidemics or pandemics.

“overseas” means outside **Australia**.

“period of cover”

- for the “Cancellation of travel arrangements **you** have made” section in the International Travel Insurance policy, means the **period of cover** commencing when **your overseas** return travel ticket was purchased and ending at the end of the **journey**, and
- for all other sections in that policy, **period of cover** means the period of the **journey**.

“personal good(s)” includes all new personal property acquired for domestic or household use or consumption, but does not include:

- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation in a business;
- business related items;
- items purchased in a business name;
- animals or plant life;

- computer software or non tangible items;
- cash, bullion, negotiable instruments, travellers cheques, or tickets of any description;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;
- items of contraband;
- 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, unit or other real estate;
- items acquired for a purchase price exceeding A\$10,000;
- items with an **Australian warranty** of more than 5 years.

“pre-existing medical condition” is relevant to the **cardholder**, any **relative, travel companion** or any other person that may give cause for **you** to claim and means:

- any existing medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any chronic or ongoing physical, medical or dental condition, which **you** are aware of or for which investigation, treatment or advice has been received, or medication prescribed or taken after **you** obtained (or just paid a deposit for) **your overseas** return travel ticket; and
- any condition including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition, which **you** become aware of or for which investigation, treatment or advice received, or medication prescribed or taken after **you** obtained (or **you** had paid a deposit for) **your overseas** return travel ticket, but prior to the commencement of **your journey**; and
- any complication arising from any such condition outlined above, except that unexpected/ unforeseen events relating to pregnancy are not regarded as a **pre-existing medical condition**.

“primary cardholder(s)” means the person(s) in whose name(s) the **HSBC Premier card account** is opened.

“public place” includes, but is not limited to shops, planes, buses, trains, airports, bus depots, streets, hotel foyer (and hallways and grounds), restaurants, beaches, public toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public.

“reasonable” means:

- for medical and hospital expenses, the care obtained should be at the standard level given in the country **you** are in and not exceed the level **you** would normally receive in **Australia**.
- for all other expenses, such as unexpected travel and accommodation, the standard must not exceed the average standard of travel and accommodation **you** booked for the rest of **your journey**.

“relative” means a permanent **Australian** resident living in **Australia**, who is the **cardholder’s**:

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

“rental vehicle” means a rented sedan and/or station wagon (but does not include any other style of vehicle) rented from a licenced motor vehicle rental company.

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

“spouse” means a married or defacto spouse/partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** starts. Zurich may ask for proof of this relationship.

“travel companion” means a person whom, before the **journey** began, arranged to accompany you from **Australia** and then on **your journey** for at least 50% of the time of **your journey**.

“trip” means a **trip** by a **Premier cardholder** as a paying passenger (not as a pilot, driver or crew member etc.) in a commercially licenced plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided that before the **trip** commenced the cost of the **trip** was charged to the Premier **cardholder’s HSBC Premier card account**.

“unattended” means property/**personal goods** being:

- left in a position where the items can be deliberately damaged or taken without **you, your** family or **your travel companion** knowing and being able to prevent the items from being damaged or taken.

“you”, “your”, “yours”, “yourself” means the **cardholder** except in the International Travel Insurance policy where it means the persons described in Part B under the heading “Who is covered?”

Claims procedures

Please do not contact HSBC Bank in the event of a claim, as it is not involved in the processing of insurance claims.

If **you** want to make a claim under any of these policies, **you** must:

1. Whilst **you** are **overseas**:

- Phone Zurich Assist (refer to page 37, “Medical and hospital expenses incurred **overseas**”).
- In order for Zurich Assist to confirm your eligibility for International Travel Insurance, you will need to have copies of the documents listed on page 36, ‘Documents to take with **you**’.

2. If **you** are in **Australia**, (or when **you** return to **Australia**) **you** must follow the steps listed below:

- Contact us on 1800 648 093 within 30 days of returning home from **overseas** or interstate (even if **you** have previously reported the matter to Zurich Assist), or if **you** are already home, contact us within 30 days of learning of an occurrence (loss, damage or breakdown) that may result in a claim. However, if **you** are making a Guaranteed Pricing Scheme claim, **you** must contact us within 21 days of the purchase of the **personal good**.
- We may require you to complete a written loss report. If we do, we will provide **you** with the forms which should be returned to us within 30 days after **you** receive them.

Note: Failing to contact us or return the completed loss report (if required) within the times stated might result in denial of the claim.

- **You** must provide us with any evidence/ documentation we require to verify **your** claim. Depending on the policy **you** are claiming under, this might include (but is not limited to) any of the following:
 - proof that **you** are eligible for insurance cover – e.g. **your** eligible Premier card account statement and Premier card receipt to confirm the purchase of **your** return **overseas** travel ticket(s), etc.;
 - if items were stolen, wilfully damaged, or accidentally lost **you** must give us the police report number, or if the incident occurred whilst **you** were **overseas**, a copy of the report **you** obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;

- proof of **your** ownership of any lost, stolen or damaged items - e.g. purchase receipts;
- evidence of **your** intended flight - e.g. ticket, travel agent's itinerary showing **your** flight or a letter from the airline, etc.;
- evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;
- receipts for any items **you** buy to replace those that were lost or stolen or purchased as emergency replacement of **your** clothes and toiletries;
- if any items are lost or stolen during the time that a carrier was responsible for looking after them, **you** must get a letter from the carrier explaining what happened and stating the amount of refund **you** received from them;
- if **your** travel or accommodation arrangements are cancelled and **you** intend claiming, **you** must provide a letter from the carrier, hotel, etc., outlining the refund **you** were entitled to;
- any damaged items for which **you** are claiming so that they can be inspected by us or our authorised representative;
- a quote (at **your** expense) for the replacement of lost or stolen items, or quote (noting the serial number for Extended Warranty Insurance claims) for the repair of damaged or broken down items;
- copy of the **Australian warranty** if claiming under the Extended Warranty Insurance policy;
- in regard to the Guaranteed Pricing Scheme, we require evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the **personal good you** purchased, and we require a copy of the printed catalogue advertising the cheaper item, and evidence that the advertisement was printed after **you** purchased the **personal good**.

Subrogation and you must assist Zurich with your claim

When making a claim **you** must advise us of any details of any other insurance under which **you** are entitled to claim.

You must also, as far as allowed by law, give us all the assistance we may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which we would become entitled or subrogated upon, by making good any loss or damage under any of the covers included in this document.

Fraudulent claims

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

If any claim is fraudulent in any way or if **you** or any one acting on **your** behalf uses fraudulent means to make a claim on any of the covers in this document, then no payment will be made in regard to the claim. Also HSBC Bank will be informed of the situation and **you** may no longer be eligible for any of the insurances and Guaranteed Pricing Scheme cover contained in this document.

International Travel Insurance

HSBC Premier World MasterCard and Debit Card

International Travel Insurance

International travel insurance is a benefit available to HSBC Bank **cardholders** who use their **HSBC Premier card account** to purchase their return **overseas** travel tickets (i.e. ticket from and returning to **Australia**) prior to leaving **Australia**, in accordance with the criteria set out under "Who is covered?" in 'Part B'.

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Part A -

Policy limits and summary of cover

The following tables show the policy limits. The actual details are outlined elsewhere in this policy. Please read the entire policy to ensure it meets **your** requirements.

For HSBC Premier Cardholders

Benefit

1. Medical and hospital expenses

Limits

Unlimited, except **bed care patient** allowance (eg allowance for incidentals such as newspapers and TV rental) of A\$75 per day is limited to A\$2,250 in total.

NB. No cover for **pre-existing medical conditions**, unless prior approval given and administrative fee paid (see 'Part A').

Benefit

2. Loss/damage to personal items

Limits

Limit of A\$25,000 per person up to a maximum A\$40,000 for a **cardholder** travelling with their **spouse** and/or **dependent children** subject to the following limits. However for belongings left **unattended** in a motor vehicle, the most we will pay is \$150 per article to a maximum of \$1,000 per event.

- baggage, clothing and personal valuables
- A\$6,000/item.
- portable electrical equipment & binoculars
- A\$6,000/item.
- cameras and associated equipment/ accessories
- A\$6,000/camera.
- laptop computers and associated equipment/accessories
- A\$6,000 in total.
- travel documents, traveller's cheques, credit cards, cash, etc. with a maximum of A\$1,100 for a **cardholder** travelling with their **spouse** and/or **dependent children**.
- A\$600/person

- emergency replacement of **your** clothes and toiletries
- A\$600/person with a maximum of A\$1,100 for a **cardholder** travelling with their **spouse** and/or **dependent children**

Benefit

3. Resumption of journey following the death of a relative

Limits

Limit of A\$7,500 per person up to a maximum A\$14,000 for a **cardholder** travelling with their **spouse** and/or **dependent children**.

Benefit

4. Special event

Limits

Limit of A\$3,000 for **reasonable** costs of arranging alternative public transport in order to attend a **special event**.

Benefit

5. Cancellation of travel and unexpected travel and accommodation expenses

Limits

Unlimited, except for travel agent's cancellation fee, which is limited to an amount equal to the lesser of A\$500 or 15% of the value of the travel arranged by the agent.

Also, cover for the financial insolvency or financial collapse of a licensed service provider is limited to A\$3,750 per person up to a maximum of A\$7,500 for a **cardholder** travelling with their **spouse** and/or **dependent children**.

Benefit

6. Rental vehicle excess cover.

Limits

Limit of A\$3,000.

Benefit

7. Travel delay

Limits

For **reasonable** additional meal and accommodation costs after 6-hour delay, limit of A\$350 per person up to a maximum of A\$900 for a **cardholder** travelling with their **spouse**. The most Zurich will pay for a **cardholder** is A\$500 and A\$900 for a **cardholder** travelling with their **spouse** and/or **dependent children**, during the **journey**.

Benefit

8. Funeral expenses

Limits

Limit of A\$15,000 per person to a maximum A\$30,000 for a **cardholder** travelling with their **spouse** and/or **dependent children** for an **overseas** funeral/cremation or return of remains to **Australia**.

Benefit

9. Accidental death

Limits

In the event of accidental death Zurich will pay A\$30,000 per **cardholder**, A\$30,000 per **spouse** and A\$5,000 per **dependent child**. Up to a maximum of A\$65,000 in total.

Benefit

10. Legal liability

Limits

Limit of A\$2,500,000.

Part B -

Important matters you should know about

Who is covered?

This cover is available to **cardholders** who permanently reside in **Australia**, as follows:

- This cover provides four (4) months of free **overseas** travel insurance as outlined in this policy when prior to leaving **Australia**, at least 90% of the cost of the **cardholder's overseas** return travel ticket (i.e. ticket from and returning to **Australia**) has been charged to the **cardholder's HSBC Premier card account**, or
- If the **cardholder** has paid for their **overseas** return travel ticket as outlined above, this cover extends to the **cardholder's spouse** and their **dependent children** provided they have also had their **overseas** return travel tickets paid for in the above manner, and the **spouse** and/or **dependent children** are travelling with the **cardholder** for the entire **journey**.

Only one person is eligible to claim the benefits payable to a **cardholder** policy during the **period of insurance** and other persons covered under this policy would only be eligible to claim as a **spouse** or **dependent child**.

The cover is for a maximum period of four (4) consecutive months and cannot be extended. If however **your** return to **Australia** is delayed because of an event covered in this policy, or because **your** scheduled transport (refer to **your overseas** return travel ticket) is delayed for reasons beyond **your** control, the **period of insurance** will automatically be extended for up to 4 weeks or until **you** return to **Australia**, whichever occurs first.

In regard to the cover provided under "5. Cancellation of travel arrangement and unexpected expenses" the **cardholder** will become eligible for expenses related to the planned **overseas** return travel, provided:

- a deposit (charged to the **cardholder's HSBC Premier card account**) has been paid on the **cardholder's overseas** return travel ticket and the **cardholder** intends to pay the balance outstanding on the ticket as outlined at the beginning of this section "Who is covered?"; and
- any costs being claimed have also been charged to the **cardholder's HSBC Premier card account**.

If under "5. Cancellation of travel arrangement and unexpected expenses" the **cardholder** is eligible for expenses related to the planned **overseas** return travel, then the cardholder's spouse and/or **dependent children**, who have booked to travel with the **cardholder** for the entire **journey** will become eligible under this section for expenses related to the planned **overseas** return travel, provided:

- a deposit (charged to the **cardholder's HSBC Premier card account**) has been paid on their **overseas** return travel ticket and the **cardholder** intends to pay the balance outstanding on the ticket as outlined at the beginning of this section "Who is covered?"; and
- any costs being claimed have also been charged to the **cardholder's HSBC Premier card account**.

The **cardholder** does not have to advise Zurich that they will be travelling as they are automatically covered, provided they are eligible for this cover and adhere to the Definitions, Terms and Conditions, Exclusions and Claims Procedures of the policy.

For the purposes of the Policy:

- travel from Tasmania or from mainland **Australia** to Norfolk Island or Christmas Island will be considered as an **overseas** trip.
- travel from Norfolk Island or from Christmas Island to Tasmania or mainland **Australia** will be considered as an **overseas** trip, however medical and hospital expenses will not be covered if the person claiming is eligible for Medicare benefits.
- travel from Tasmania or from mainland **Australia** to Lord Howe Island or Cocos Island will be considered as an **overseas** trip, however medical and hospital expenses are not covered.
- travel from Lord Howe Island or from Cocos Island to Tasmania or mainland **Australia** will be considered as an **overseas** trip, however medical and hospital expenses are not covered.

Pre-existing medical conditions

The insurances do not cover **you** for any event that is caused by or arises as a result of a **pre-existing medical condition** of **yours** or any **pre-existing medical condition** of a **relative, your travel companion** or any other person that may give cause for **you** to claim. If however, **you** are going **overseas** **you** may, prior to leaving **Australia** apply for **your pre-existing medical condition** to be covered under the International Travel Insurance.

The **pre-existing medical conditions** of **your relatives, your travel companion** or any other persons that may give cause for **you** to claim can not be waived.

If **you** wish to apply for cover for **your pre-existing medical condition**, please phone Zurich Assist on 1800 812 994. Our team of medical professionals will assess **your** condition. If Zurich Assist determines to cover **your pre-existing medical condition, you** will need to pay an administration fee and Zurich Assist will send **you** a letter confirming that **your pre-existing medical condition** is covered for the remainder of the **period of cover** for the **journey** in question.

In regard to pregnancy, we do not insure **you** for any expenses that arise due to the normal development and consequences of pregnancy, including but not limited to regular or routine medical consultations and tests (such as ultrasounds) and the childbirth itself. On the other hand we do cover the mother's expenses if they arise as an unforeseen consequence of the pregnancy or childbirth and for which otherwise the mother would be covered. This however does not mean that cover is provided for the health of a child born on the **journey**.

Emergency and medical services whilst overseas

In the event of an emergency **overseas**, simply call Zurich Assist (reverse charge/collect) any time from any place in the world. This is usually done by phoning the operator where the **cardholder** is booking a reverse charges call to **Australia** +61 2 9995 2021.

Zurich Assist's team of medical professionals is only a phone call away and is available 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems for travellers outside **Australia**.

Zurich Assist has access to a worldwide team of skilled doctors and medical professionals and provides the following services free of charge:

- Access to Registered Medical Practitioners for emergency assistance and advice.
- Emergency transportation to the nearest suitable hospital.
- Emergency evacuation, if necessary.
- If requested by the **cardholder**, their family in **Australia** will be advised of the **cardholder's** medical condition and be kept informed of the situation.
- Payment guarantees to hospitals and insurance verification.
- Second opinions on medical matters.
- Urgent message service and emergency travel planning.

Documents to take with you

The **cardholder** should take with them this booklet (it contains important phone numbers and details of the cover provided), and copies of their **HSBC Premier card account** statement and card receipt to confirm the purchase of their **overseas** return travel ticket(s).

In the event the **cardholder** wishes to make a claim under this policy (especially if claiming whilst **overseas**), it will be necessary for HSBC Bank or their agents to confirm to Zurich or its agents that the **overseas** return travel tickets were paid for as previously outlined. Without this information, a claim may be delayed and it may not be possible for Zurich or its agents to give approval for **overseas** medical attention.

Part C -

The cover Zurich provides

1. Medical and hospital expenses incurred overseas.

Zurich insures **you** for medical and hospital expenses **you** incur **overseas** on **your journey**.

Zurich reserves the right to return **you** to **Australia** for ongoing medical attention where Zurich is not licenced to pay medical and hospital expenses and **you** would need to claim on Medicare and/or **your Australian** medical insurer. If you choose not to return to **Australia** Zurich will cease to pay for the subsequent medical and hospital expenses you incur **overseas**.

By medical expenses Zurich means:

- expenses for:
 - medical, paramedical, or surgical treatment, or
 - other treatment, given or prescribed by a qualified and registered member of the medical profession, or
 - emergency dental treatment (but not ongoing dental treatment) up to A\$750 where the treating dentist confirms in writing that the treatment was to relieve sudden and severe pain, or
- ambulance, hospital, or nursing home charges, or
- expenses for emergency evacuation to **Australia** or another country, if the local medical services are inadequate or not available. The evacuation must be authorised and arranged by Zurich Assist (book a reverse charge call collect from anywhere in the world on +61 2 9995 2021).

If Zurich agrees to pay the hospital and medical expenses associated with your stay in an **overseas** hospital, Zurich will also pay you (in addition to the hospital and medical charges) A\$50 (A\$25 for Premier cardholders) allowance (to cover incidental expenses, such as a rental TV, newspapers or hospital phone calls) for each continuous 24-hour period you are confined in an overseas hospital as a bed care patient, provided the claim is supported by written confirmation from the hospital of the length of your stay.

Zurich will pay for:

Medical expenses

Zurich will pay for **your overseas** medical expenses during the **period of cover** if **you**:

- become ill **overseas**, or
- get injured **overseas**, provided the injury was accidentally directly and solely caused by a sudden physical force.

Zurich will also pay for a relative or friend to travel to where **you** are and escort you back to **your** normal residence in **Australia** if:

- **you** are injured or become seriously ill during the **period of cover**, and
- **you** show Zurich a medical advice written by a qualified and registered member of the medical profession, saying that an escort is necessary, and
- Zurich Assist agrees that an escort is reasonably necessary.

Payment of the escort's cost will be made to the person who incurs the expense.

Zurich will only cover **your** medical expenses if:

- **you** incur them **overseas**, within 12 months of the date of your illness or disablement, and
- **you** are legally responsible for paying them, and
- **you** show Zurich a medical advice, written by a registered and qualified member of the medical profession, as proof of **your** illness or **injury** and the treatment **you** need for it, and
- Zurich assesses **your** medical expenses are **reasonable** in amount and reasonably necessary.

Please remember that **you** can only claim for emergency evacuation if it is arranged by Zurich Assist (book a reverse charge call from anywhere in the world on +61 2 9995 2021).

But Zurich will not pay for:

Zurich will not pay for medical expenses that:

- arise from dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals; or
- arise from preventative dental treatment or damage to dentures, bridges or crowns; or
- **you** can recover from any private medical fund or similar government scheme; or
- **you** incur in **Australia**; or
- arise from HIV, AIDS, ARC (AIDS Related Complex, however this syndrome may be acquired or named), or any related illness, no matter how you become infected; or
- arise from a sexually transmitted disease; or
- arise from any disease that is transmitted when giving or taking a drug. Unless the giving or taking of the drug is supervised by a qualified and registered member of the medical profession and the disease is not excluded anywhere else in the policy.

2. Loss or damage to personal items

Zurich insures **you**, during **your journey** for the theft and accidental loss or damage to the following personal items that you either take with **you** or buy on **your journey**:

- Baggage, clothing and personal valuables;
- Portable electrical equipment and binoculars (but Zurich will not pay for scratched lenses);
- Cameras and associated equipment/ accessories (but Zurich will not pay for scratched lenses);
- Laptop computers and associated equipment/ accessories (but Zurich will not pay for scratched screens); or
- Travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash, credit cards or petrol coupons taken with **you** on **your journey** for personal use.

Zurich will also provide for the emergency replacement of **your** clothes and toiletries, if all **your** luggage is delayed, misdirected, or temporarily misplaced by any carrier for more than 12 hours.

Please note

- In the event of a claim **you** must prove **your** ownership of the property and prove the value of the property (e.g. receipt or valuations for jewellery etc.). If **you** cannot prove the value of **your** property, the most we will pay for each individual item is 10% of the limit shown for the type of item in "Part A – Policy limits and summary of cover".
- If **your** travel documents, credit cards or travellers cheques are accidentally lost or stolen **you** are covered for their replacement and any legal liability for payment arising out of their unauthorised use only if:
 - **you** have complied with all the conditions **you** agreed to when **your** travel documents, credit cards or cheques were issued, and
 - **you** have reported the loss to the appropriate authorities (e.g. bank) as soon as possible after the discovery of the loss.
- If **you** are claiming for the emergency replacement of **your** clothes and toiletries, **you** will need to obtain written confirmation from the carrier who was responsible for the luggage and you will need to provide Zurich with receipts for the replacement items **you** needed to purchase.
- In the event of a claim you must prove **your** ownership of the property and prove the value of the property (e.g. receipts or valuations for jewellery etc). If **you** cannot prove the value of **your** property, the most we will pay for each individual item is 10% of the value shown for the type of item in "Part A - Policy limits and summary of cover".

3. Resumption of journey following the death of a relative

Zurich insures **you** for the **reasonable** transport expenses incurred to return to **Australia** and then resume **your journey**, if **you** have to interrupt your journey and return to **Australia** immediately following the death of a **relative**.

Zurich will only pay if:

- **you** resume **your journey** within 30 days of returning to **Australia**, and
- **your journey** had not ended before **your** return and there is at least a fortnight or 25% of the time of **your journey** remaining (whichever is the greater), and

- the death occurred after **you** booked **your** travel, and
- **your** claim is not excluded elsewhere in this booklet. However if the exclusion is due to **your relative's pre-existing medical condition**, Zurich will pay benefits provided that before **you** commenced **your journey** a medical professional had not declared **your relative** as being terminally ill.

Zurich will pay for:

Zurich will reimburse **you** the costs of an economy air ticket to **Australia** and an economy air ticket to return **you** to the **overseas** location where **you** were to be at that time when **you** returned **overseas** (as stated in **your** original itinerary).

4. Special Event

If **your journey** is interrupted by any unexpected cause outside of **your** control and as a result **you** are going to miss a **special event** which can not be delayed, Zurich will pay the **reasonable** additional costs of using alternative transport to arrive at the destination for the **special event**.

5. Cancellation of travel arrangements and unexpected expenses

Under this section Zurich covers **you** for cancellation and unexpected expenses, provided the claim is not covered elsewhere in this policy.

The expense must be incurred during the **period of cover** for one of the following reasons:

- there is a **natural disaster**, or a natural disaster has recently happened or is reasonably expected to happen either at **your** destination or at **your** or **your travel companion's** normal residence;
- **you** or **your travel companion's** normal residence in **Australia** is totally destroyed;
- **you** or **your travel companions** are unexpectedly quarantined;
- **you** or **your travel companions** are unexpectedly subpoenaed to attend court in **Australia**;
- a **pre-existing medical condition** if Zurich has given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee;

- after purchasing **your overseas** return travel tickets, **you** become aware of a medical condition, which Zurich will then not provide **pre-existing medical** cover for;
- **you, your travel companion** or a **relative** unexpectedly:
 - dies, or
 - is seriously injured, or
 - becomes seriously ill.

(Zurich will need to see a medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the cancellation was appropriate and reasonably necessary);

- whilst **overseas your** travel documents are lost or stolen;
- the unexpected cancellation of authorised pre-arranged leave for **you** or **your travel companion** if either of **you** are full time employees of the police, fire, ambulance, defence or emergency services;
- **you** or **your travel companion** having to sit unexpected exams in regard to studies either of **you** are undertaking;
- a **special event** has been cancelled or postponed for reasons beyond **your** expectations or control;
- your arranged travel is cancelled or delayed by the carrier because of unexpected:
 - mechanical breakdown
 - riots, strikes, civil commotion (but not **acts of terrorism**, any war like activities, war, whether it has been formally declared or not, any hostilities, rebellion or revolution, or military coup, or overthrow of a government/military power); or
 - weather conditions; or
 - **natural disasters**; or
- **you** or **your travel companion** are unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

But Zurich will not pay for:

Zurich will not pay for any event that is caused or arises from:

- **you** or **your** travel companion's failure to procure a passport or visa; or

- bookings made with or via any unlicensed parties (including but not limited to tour operators, wholesalers, transport providers or travel agents etc); or
- the negligence or inability of the tour operator, wholesaler, transport provider or travel agent to complete any arrangements; or
- the inability of the tour operator, wholesaler, transport provider or travel agent to complete any arrangements (e.g. conference, accommodation or transport arrangements) due to lack in numbers required to commence or complete any part of the tour; or
- the inability of any tour operator, wholesaler, transport provider or travel agent to provide accommodation or other services due to their financial collapse or insolvency or any person or organisation they deal with.

Important

If **you** want to claim under this section, **you** must take steps to minimise **your** losses. As soon as possible after the cancellation **you** must:

- recover any refund **you** are entitled to, and
- cancel any other travel or accommodation arrangements that depend on **your** cancelled arrangements and that **you** are now unable to use.

Zurich will pay for:

*If **you** continue **your** travel*

You may decide to continue **your** cancelled travel arrangements. If **you** do this at the earliest reasonable opportunity after cancellation, Zurich will, at its option, either:

- pay for any part of **your** cancelled travel arrangements that:
 - **you** have paid for but are unable to use, and
 - that are non-refundable, or
- pay the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. Zurich will pay these costs minus the amount of any refundable part of **your** cancelled travel arrangements. Zurich will only pay to upgrade **your** travel on the type of transport **you** chose in **your** cancelled travel arrangements.

Zurich will also pay for any part of **your** cancelled accommodation arrangements that:

- **you** have paid for but are unable to use, and
- which are non-refundable.

*If **you** do not continue **your** travel*

You may decide not to continue with the cancelled travel arrangements at the earliest reasonable opportunity after cancellation. If so, Zurich will pay for any part of **your** cancelled travel and accommodation arrangements that:

- **you** have paid for, but will not use, and
- which are non-refundable.

Out of pocket expenses

Zurich will pay unexpected travel and accommodation expenses if they arise because the carrier cancels **your** arranged travel if:

- **you** incur them during **your journey**, and **you** are legally responsible for paying for them, and
- Zurich thinks they are **reasonable** in amount and were reasonably necessary, and
- **you** show Zurich a letter from the carrier giving details of the cancellation.

Travel Agent's cancellation fee

Provided **your** bookings were made through a licenced travel agent, Zurich will pay **your** travel agent's cancellation fee up to an amount equal to the lesser of A\$500 or 15% of the value of the travel arranged by the agent.

6. Rental vehicle excess cover

Zurich will reimburse **you** for any excess or deductible which you become legally liable to pay in respect of loss or damage to a **rental vehicle** during the rental period provided:

- the **rental vehicle** must be rented from a licenced rental agency; and
- the hiring agreement must incorporate the standard comprehensive insurance normally provided by the rental agency covering loss or damage to the **rental vehicle**; and
- **you** have complied with all requirements of the rental organisation under the hiring agreement and of the **rental vehicle** insurer.

But Zurich will not pay for:

Zurich will not pay for **your** costs arising from:

- loss or damage resulting from the operation of the **rental vehicle** in violation of the terms of the rental agreement; or
- wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

7. Travel delay

If the departure of any scheduled transport in which **you** have arranged to travel is delayed for at least 6 hours due to any unforeseen cause outside **your** control Zurich will reimburse **your** costs.

This benefit is only payable when you supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

8. Funeral expenses

Zurich insures **you** for funeral expenses that are incurred whilst on **your journey**. However, Zurich will not pay for your funeral expenses if **your** death is the result of a **pre-existing medical condition** unless Zurich has given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee.

By funeral expenses Zurich means:

- The costs of returning **your** remains or ashes to **Australia**, and/or
- The costs of **your overseas** funeral or cremation.

Zurich will pay for funeral expenses if:

- You die during the **journey**, and
- A death certificate given by a qualified and registered member of the medical profession is shown to Zurich as proof of the cause of death.

9. Accidental death

We will insure **you** if whilst on **your journey**, you die as a result of injuries sustained in an accident (but not illness or disease) and the Transit Accident Insurance policy, included in this booklet, does not provide "Loss of Life" benefits for the accident.

The death must occur within 12 months of the accident and the accident must have been caused by violent, external and visible means and must be supported by a death certificate, signed by a qualified and registered member of the medical profession.

If the transport **you** are travelling in is involved in an accident caused by violent, external and visible means and **your** body can not be found, Zurich will after 12 months treat **you** as having died as a result of the accident.

10. Legal liability

Zurich covers **your** legal liability during **your journey**.

By legal liability, Zurich means **your** responsibility to pay compensation for negligently causing:

- bodily **injury** or death to someone other than **you**, or
- loss or damage to property owned or controlled by someone other than **you**.

Only Zurich has the right to:

- settle or defend the claim, or
- make or accept an offer or payment, or
- in any way admit **you** are liable.

Zurich will pay for:

Zurich will pay for **your** legal liability if:

- the event that gives rise to it
 - happens during the **journey**, and
 - is one that **you** do not intend or expect to give rise to **your** legal liability.

Legal costs

Zurich will also pay all **reasonable** legal fees and expenses if:

- Zurich incur them on **your** behalf, or
- you incur them after Zurich agree in writing.

But Zurich will not pay for:

Zurich will not pay for **your** legal liability that arises:

- from bodily injury to, or the illness or death of:
 - any **relative** or **travel companion**, or
 - **your** employee.
- from **you** owning or occupying any land or building (unless the building is a residence and **you** occupy it as a tenant or lessee, or in some other temporary way).

- from **you** owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways). However if **you** do not own or control the transport and are using it just as a passenger, **you** are not within this exclusion.
- from **your** business, profession or occupation.
- from loss or damage to any property that is owned or controlled by **you**.
- from any fines or penalties, including punitive, exemplary, liquidated or aggravated damages. These are damages a judge may order a person to pay as punishment. They are different from damages that must be paid as compensation.

Purchase Protection Insurance

HSBC Premier World MasterCard and Debit Card

Purchase Protection Insurance

Purchase Protection Insurance is a benefit available to HSBC Bank **cardholders**. This cover provides ninety (90) consecutive days of free worldwide insurance against loss, theft, or accidental damage over a wide range of new **personal goods** purchased anywhere in the world, provided the purchase is charged to the **cardholder's HSBC Premier card account**.

Terms and Conditions

1. The policy provides automatic protection for **personal goods** when their purchase is charged to an **HSBC Premier card** unless the **personal goods** and/or claims are excluded by the Definitions, Terms and Conditions, or Exclusions, or the **cardholder** fails to comply with the Claims Procedures.
2. The **personal goods** are insured anywhere in the world for ninety (90) consecutive days from the date of purchase in the event of loss, theft or accidental damage.
3. The liability of Zurich for claims made pursuant to the policy shall not exceed:
 - the actual amount charged to the **cardholder's HSBC Premier card account** to purchase **personal goods**; or
 - A\$2,500 per claim in respect of jewellery, watches and fine arts; or
 - A\$100,000 in any twelve (12) month period in respect of any one **HSBC Premier card account**.

Extended Warranty Insurance

HSBC Premier World MasterCard and Debit Card

Extended Warranty Insurance

Extended Warranty Insurance is a benefit available to HSBC Bank **cardholders**. The cover extends the manufacturer's expressed **Australian warranty** on **personal goods**, purchased, provided the entire cost of the **personal good** is charged to the cardholder's Credit or Debit card.

The Policy does not affect the rights of **cardholders** against a manufacturer in relation to contravention of statutory or implied warranties under **Australian** legislation.

Terms and Conditions

1. The insurance cover provided by the policy in respect of the purchase of **personal goods** comes into effect at the end of the **Australian warranty** period that applies to those **personal** goods.
2. Only items with a manufacturer's unique identification serial number on them are covered under the policy.
3. This extended warranty period will be for an equivalent duration as the **Australian warranty** period, up to a maximum of one full year, and does not apply if the **Australian warranty** period is in excess of 5 year

For Example:

Australian 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

4. This Extended Warranty only covers the failure of **personal goods** to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect is covered by the terms of the **Australian warranty**.
5. The liability of Zurich for claims made pursuant to the Policy shall not exceed:
 - the actual **Australian** dollar purchase price of the goods charged to a **HSBC Premier card account**; and
 - in any twelve (12) month period the sum of A\$10,000 per **HSBC Premier card account**.

Guaranteed Pricing Scheme

HSBC Premier World MasterCard and Debit Card

Guaranteed Pricing Scheme

Guaranteed Pricing Scheme is a benefit available to HSBC Bank **cardholders** when new **personal goods** are purchased by a **cardholder** anywhere in **Australia**, and the entire cost is charged to the **cardholder's HSBC Premier card account**.

This covers the **cardholder** against the loss of best price and will compensate them if within twenty one (21) days of the purchase, they advise Zurich that they have subsequent to their purchase received a printed catalogue showing the same **personal good** (same model number and same model year) by the same manufacturer for a lower price from a store within 25 kilometres of the store from where the **personal good** was purchased and the price difference is greater than A\$75.

This scheme only compensates **you** if the catalogue showing the lower priced item was printed after **your** purchase.

Transit Accident Insurance

HSBC Premier World MasterCard and Debit Card

Transit Accident Insurance

Transit Accident Insurance is a benefit available to HSBC Premier **cardholders**.

This cover provides certain accidental death and **injury** benefits for Premier **cardholders** who sustain an **injury** while riding as a passenger in (not as a pilot, driver or crewmember), or boarding or alighting a plane, tourist bus, train or ferry as outlined in the policy.

The cover is only available when before the **trip** commenced the cost of the **trip** was charged to the **cardholder's HSBC Premier card account**.

Terms and Conditions

The benefits listed under the schedule of benefits will be paid if the Premier **cardholder** suffers a loss as a result of an **injury** suffered under the circumstances specified in points 1, 2, 3 or 4 as follows:

1. The **injury** is sustained on a **trip** while riding as a passenger or boarding or alighting the plane, tourist bus, train or ferry.
2. The **injury** is sustained while riding as a passenger in (not as a pilot, driver or crew member), or boarding, or alighting from a licenced taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or equivalent thereof for the transportation of passengers for hire, provided the Premier **cardholder** is travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following a scheduled **trip**.
3. When by reason of an **accident** specified in 1 or 2 above, a **cardholder** is unavoidably exposed to the elements and as a result of such exposure, suffers an **injury** for which indemnity is otherwise payable the loss is covered under the terms of the policy.
4. If the body of a Premier **cardholder** has not been found within one (1) year of the date of their disappearance arising out of an **accident** which would give rise to a loss as specified in 1, 2 or 3 above it will be presumed that the Premier **cardholder** suffered loss of life as a result of bodily **injury** caused by the **accident** at the time of their disappearance.

5. A benefit payable under the policy will be paid to the injured Premier **cardholder** or, in the event of their death the benefit will be paid to their legal representative(s).

Schedule of Benefits

When an **accident** results in any of the following injuries within one (1) year after the date of the **accident**, Zurich will pay the amount shown opposite the said **injury**.

If more than one **injury** results from one **accident**, only the benefit amount for the greater **injury** will be paid.

Injury	Benefit Amount		
	Cardholder	Spouse	Dependent child
Loss of Life	A\$650,000	A\$100,000	A\$25,000
Both hands and/or both feet	A\$200,000	A\$100,000	A\$25,000
One hand in conjunction with one foot	A\$200,000	A\$100,000	A\$25,000
The entire sight of both eyes	A\$200,000	A\$100,000	A\$25,000
The entire sight of one eye in conjunction with and one hand and/or one foot	A\$200,000	A\$100,000	A\$25,000
One hand or one foot	A\$100,000	A\$50,000	A\$12,000
The entire sight of one eye	A\$100,000	A\$50,000	A\$12,000

Limits on what Zurich will pay

The most Zurich will pay in claims under the policy, that result from one incident is A\$775,000 in regard to Premier **cardholders** regardless of the number of Premier **cardholders injured** in the incident.

This means that if as a result of one incident a number of Premier **cardholders** were **injured**, Zurich would pay each on a proportional basis (using the above schedule) up to a total of A\$775,000.

