

# **HSBC Classic Credit Card**

## **Notice of Changes to Complimentary Insurance Terms and Conditions**

Effective: 31 March 2019



**The changes advised in this document are to information that we are obliged to give you.**

**The changes have no effect upon the insurance covers provided.**

This notice amends the **HSBC Classic Card Complimentary Insurance Terms and Conditions** with effective date of 1 December, 2017 and should be read in conjunction with that document. The amendments are effective 31 March, 2019 and are as follows:

**1.** Inside the front cover replace the address of Allianz Global Assistance with:

Level 16, 310 Ann Street, Brisbane, QLD 4000.

**2.** Replace the second paragraph appearing under the heading "**Introduction**" on page 1 with:

These covers are available under a Group Policy issued to HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL/Australian Credit Licence 232595, of Level 36, Tower 1, International Towers Sydney, 100 Barangaroo Avenue, Sydney, NSW 2000, Australia ("HSBC") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, 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, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (Allianz). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz.

**3.** Replace the content of the section headed "**Privacy**" beginning on page 3 with:

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 travelling 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](mailto: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](http://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.

**2.** Replace the last two paragraphs and the contact details appearing under the heading “Complaints & dispute resolution” on page 25, with:

A dispute 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 disputes falling within its rules. The contact details for the **AFCA** are:

Australian Financial Complaints Authority:

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678

**Mail:** Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

In all other respects the booklet remains unaltered.

HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL/Australian Credit Licence 232595  
**HBAAVCC006-R01-0319**



# **HSBC Classic Credit Card**

## **Complimentary Insurance Terms and Conditions**

Effective: 1 December 2017





**Allianz Global Assistance can be contacted as follows:**

**Phone:** 1800 648 093  
8am - 5pm (Brisbane time)  
Monday to Friday

**Facsimile:** 07 3305 7506

**Email:** [cardclaims@allianz-assistance.com.au](mailto:cardclaims@allianz-assistance.com.au)

**Address:** 74 High Street, Toowong, QLD 4066

**Postal Address:** Locked Bag 3014,  
Toowong DC, QLD 4066

Additional copies of this booklet can be obtained  
by phoning **HSBC** on 1300 301 168  
(or +61 2 9005 8192 from **overseas**)

If **you** require Personal Advice on any of these  
complimentary insurance covers, please see  
**your** insurance adviser.

If **you** wish to make a claim or a general enquiry  
call **Allianz Global Assistance** on 1800 648 093,  
8am - 5pm (Brisbane time), Monday to Friday and  
please make sure **you** have this booklet on hand  
when **you** phone.



# Contents

<b>Important information about the covers provided</b>	<b>1</b>
Introduction	1
HSBC is not the issuer (insurer) of these covers	2
Termination or change of cover	2
Other Insurances	2
Sanctions	3
Privacy	3
Definitions	6
<b>Part A - Eligibility &amp; Activation of Cover</b>	<b>10</b>
Purchase Protection Insurance	10
Guaranteed Pricing Scheme	10
Extended Warranty	10
<b>Part B - Period of cover</b>	<b>11</b>
Purchase Protection Insurance	11
Guaranteed Pricing Scheme	11
Extended Warranty	11
<b>Part C - Tables of Benefits</b>	<b>12</b>
Purchase Protection Insurance	12
Guaranteed Pricing Scheme	13
Extended Warranty	13

<b>Part D - Excess and General Exclusions</b>	<b>14</b>
Excesses - what you contribute to a claim	14
General Exclusions	15
<b>Part E - The covers we provide</b>	<b>16</b>
<i>Purchase Protection Insurance</i>	16
<i>Guaranteed Pricing Scheme</i>	18
<i>Extended Warranty</i>	19
<b>Claims</b>	<b>20</b>
<b>Complaints &amp; dispute resolution</b>	<b>25</b>

# Important information about the covers provided.

## Introduction

This booklet contains information about the complimentary insurance benefits provided by **Allianz**, which are available to **HSBC Card cardholders**. Cover applies to events occurring on or after 1 December, 2017. **You** are not covered for events occurring after termination of, or expiry of the period of insurance specified in the Group Policy issued to **HSBC**. **HSBC** will advise **you** of any replacement cover.

These covers are available under a Group Policy issued to HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595, of Level 36, Tower 1, International Towers Sydney, 100 Barangaroo Avenue, Sydney, NSW 2000, Australia ("**HSBC**") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 ("**Allianz Global Assistance**") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (**Allianz**). For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance** issues and manages the Group Policy on behalf of **Allianz**.

There is no obligation to accept any of these benefits. However, if a **cardholder** wishes to claim any of these benefits, they will be bound by the definitions, terms, conditions, exclusions and claims procedures contained in this booklet. Therefore please read the booklet carefully and keep it in a safe place. Also please keep detailed particulars and proof of any loss including the sales receipts and **HSBC Card account** statements showing any purchases.

## **HSBC is not the issuer (insurer) of these covers**

**HSBC** 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** does not receive any commission or remuneration in relation to these covers. Neither **HSBC** nor any of its related corporations are Authorised Representatives of **Allianz, Allianz Global Assistance** or their related companies.

## **Termination or change of cover**

**HSBC** or **Allianz** may terminate or change any one or all of the covers described in this booklet, and if so **HSBC** will notify **account holders** of the termination or change in writing. The existing cover will only apply to events occurring before the date of change or termination. **HSBC** will provide **you** with details of any replacement cover.

## **Other insurance**

The cover described in this booklet is provided for **your** benefit under a Group Policy entered into between **Allianz** and **HSBC**. **HSBC** is the policy owner. When eligible, **you** have the benefit of cover as a third party beneficiary.

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 **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.

## Sanctions

Notwithstanding any other terms, **we** shall not be deemed to provide coverage or will make any payments or 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 arrange and manage these covers, **we** (in this Privacy Notice "**we**", "**our**" and "**us**" means AWP Australia Pty Ltd trading as **Allianz Global Assistance** and it's duly authorised representatives) collect personal information including sensitive information from **you** and those authorised by **you** such as **your** family members, **travelling companions, your** doctors, **hospitals**, as well as from others **we** consider necessary, including **our** agents.

Any personal information provided to **us** is used by **us** to evaluate and arrange **your** cover. **We** also use it to administer and provide the insurance services and manage **your** and **our** rights and obligations in relation to those insurance services , including managing, processing and investigating claims.

**We** may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all of **our** products and services, IT systems maintenance and development, recovery against third parties and for other purposes with **your** consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as **HSBC**, travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, **overseas** data storage and data handling providers, legal and other professional advisers, **your** agents and **our** related and group companies including **Allianz**.

Some of these third parties may be located in other countries such as Thailand, France, Germany, Singapore and India. **You** agree that while those parties will often be subject to confidentiality or privacy obligations, **we** may not be able to take **reasonable** steps to ensure they follow the particular requirements of Australian privacy laws. By proceeding to acquire **our** services and products **you** agree that **you** cannot seek redress under the Act or against **us** (to the extent permitted by law) and may not be able to seek redress **overseas**.

When **you** provide personal information about other individuals, **we** and **our** agents rely on **you** to have made or make them aware:

- that **you** will or may provide their personal information to **us**;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes **we** and the third parties **we** will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

**We** rely on **you** to have obtained their consent on these matters. If **you** do not, **you** must tell **us** before **you** provide the relevant information.

**You** can seek access to and correct **your** personal information by contacting **us**. In cases where **we** do not agree to give **you** access to some personal information, **we** will give **you** reasons why. **You** may not access and correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your** children under 16 years of age.

If **you** have a complaint about **your** privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or **you** can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001.

For more information about **our** handling of personal information, including further details about access, correction and complaints, please see **our** privacy policy available on request or via: [www.allianzworldwidepartners.com.au](http://www.allianzworldwidepartners.com.au) under the Privacy and Security link.

*Consent:* By providing **your** personal information, **you** consent to the collection, uses, and disclosures set out in **our** privacy policy. If **you** do not agree to the above or will not provide **us** with personal information, **we** may not be able to supply **you** with **our** services or products or may not be able to provide **you** with cover.

## Definitions

Headings are for information only and do not affect interpretation.

The following key words have particular meaning in this booklet and the Group Policy and are highlighted in bold black 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.

**“accountholder”** means an **HSBC** customer, being an individual, business entity or company, who has entered into a **Card account** with **HSBC** and in whose name the **Card account** was opened. The accountholder is the individual, business entity or company that has contractual obligations with **HSBC** under the **Card account**.

**“Allianz”** means Allianz Insurance 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.

**“Card”** means current and valid HSBC Classic Credit Card issued by **HSBC** at the request of the **accountholder**. This includes secondary/ additional cards.

**“Card account”** means:

- a current and valid **HSBC Card** facility provided by **HSBC** to which purchases made by **cardholders** on an **HSBC Card** are charged; or
- the primary account linked to an **HSBC Card** when a transaction is routed by electronic means.



“**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 **HSBC** has issued an **HSBC Card**.

“**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 new item purchased for personal, domestic or household use but does not include:

- items acquired for the purpose of sale or trade;
- animals or plant life;
- boats, automobiles, motorboats, **motorcycles**, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- computer software and other non-tangible items;
- cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- manuscripts and books of account
- second-hand items including works of art and antiques;
- items of contraband;
- 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
- items purchased for a price of more than **\$10,000** per item for *Purchase Protection Insurance* and **\$20,000** per item for *Extended Warranty Insurance*.

**“depreciation”** means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.

**“epidemic”** means a sudden development and rapid spreading of a contagious disease in a region where it developed in an endemic state or within a previously unscathed community.

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

**“HSBC”** means HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL/ACL 232595

**“manufacturer’s 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.

**“motorcycle”** means any two-wheeled or three-wheeled motor vehicle.

**“overseas”** means outside Australia.

**“pandemic”** means a form of an **epidemic** that extends throughout an entire continent.

**“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.

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

- a) with a person who is not a **travelling companion** or who is not a **relative**; or
- b) with a person who is a **travelling 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.

**"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** if eligible to obtain cover.

## **Part A - Eligibility & Activation of Cover**

Eligibility for the covers provided is explained below.

### **Purchase Protection Insurance**

*Purchase Protection Insurance* is a benefit available to **HSBC** Classic Credit Card **cardholders**, provided the total purchase price of the **covered item** is charged to the **accountholder's Card account**.

### **Guaranteed Pricing Scheme**

*Guaranteed Pricing Scheme* is a benefit available to **HSBC** Classic Credit Card **cardholders**, provided the total purchase price is charged to the **accountholder's Card account**.

### **Extended Warranty Insurance**

*Extended Warranty Insurance* is a benefit available to **HSBC** Classic Credit Card **cardholders**, provided the total purchase price is charged to the **accountholder's Card account**.

## Part B - Period of Cover

### Purchase Protection Insurance

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

### Guaranteed Pricing Scheme

*Guaranteed Pricing Scheme* applies to **covered items** for twenty one (21) days after the date that the full purchase price of the **covered item** is charged to the **accountholder'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) months however, there is no cover if the **manufacturer's warranty** exceeds five years.

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

Australian Warranty Period	Maximum 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	none

## 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.

### Purchase Protection Insurance

The table below sets out the amounts **we** will pay under *Purchase Protection Insurance*.

Card	Limit
HSBC Classic Credit Card.	<p>Purchase price charged to <b>Card account</b> limited to \$10,000 per <b>covered item</b> except:</p> <ul style="list-style-type: none"><li>• for jewellery watches and new works of art which are limited to \$2,500 per claim;</li><li>• <b>covered items</b> left <b>unsupervised</b> in a vehicle are limited to \$200 per item up to a maximum total limit of \$2,000.</li></ul> <p>A maximum total limit of \$100,000 applies to the total of all claims in any twelve (12) month period.</p>

## Guaranteed Pricing Scheme

The table below sets out the amounts **we** will pay under *Guaranteed Pricing Scheme*.

Card	Limit
HSBC Classic Credit Card.	The difference in price between the <b>covered item</b> charged to <b>your Card account</b> and the advertised <b>covered item</b> .

## Extended Warranty Insurance

The table below sets out the amounts **we** will pay under *Extended Warranty Insurance*.

Card	Limit
HSBC Classic Credit Card.	Purchase price charged to <b>Card account</b> limited to \$10,000 per <b>covered item</b> subject to a maximum total limit of \$10,000 per <b>Card Account</b> in any twelve (12) month period.

## Part D - Excesses and General Exclusions

### Excesses applicable - what you contribute to a claim

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:

Section	Cover type	Excess amount
	<b>Purchase Protection Insurance</b>	\$100
	<b>Guaranteed Pricing Scheme</b>	Nil
	<b>Extended Warranty Insurance</b>	\$200

Also, if **you** make more than one claim as the result of a single event, the **excess** only applies once.



# General Exclusions

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

The exclusions below set out what is not covered. **You** should also read each section as they contain specific exclusions that also apply.

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

1. consequential loss of any kind;
2. deliberate acts or illegal or criminal acts by **you** or any person acting with **your** consent or under **your** direction;
3. arising from changes in currency rates;
4. **your** failure to take **reasonable** care;
5. **your** claim arises from, is related to or associated with:
  - an actual or likely **epidemic** or **pandemic**; or
  - the threat of an **epidemic** or **pandemic**.

Refer to [www.who.int](http://www.who.int) and [www.smartraveller.gov.au](http://www.smartraveller.gov.au) for further information on **epidemics** and **pandemics**;

6. **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;
7. **your** claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity;
8. **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; or if
9. payment would violate any applicable trade or economic sanctions, law or regulation.

# Part E - The cover we provide

## Purchase Protection Insurance

### 1.1 WHAT WE COVER

If, within ninety (90) days of **you** taking possession of a **covered item** where **you** have charged the full purchase price to **your Card account**:

- a) the **covered item** is stolen, **accidentally** damaged or permanently lost (except when left unattended in a motor vehicle) **we** will pay the lesser of:
- the original purchase price charged to **your Card account**; or
  - up to the amount specified per claim in *Part C - Table of Benefits*, in respect of jewellery, watches and new works of art:

The most **we** will pay in any twelve (12) month period in respect of any one **Card account** is the amount specified in *Part C - Table of Benefits*.

- b) the **covered item** is stolen or **accidentally** damaged when left unattended in a motor vehicle) **we** will pay the lesser of:
- the original purchase price charged to **your Card account**; or
  - up to the amount specified per claim in *Part C - Table of Benefits*:

- c) No cover is provided for **valuables** left unattended in a motor vehicle at any time.

The most **we** will pay in any twelve (12) month period in respect of any one **Card account** is the amount specified in *Part C - Table of Benefits*.

## 1.2 WHAT WE EXCLUDE

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

- a) **you** do not report the loss, theft or misplacement within 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 prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to;
- b) 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;
- c) the **covered items** were being sent unaccompanied by **you** or under a freight contract;
- d) the loss or damage arises from any process of cleaning, repair or alteration;
- e) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f) the **covered items** disappear in circumstances that cannot be explained to **our** satisfaction;
- g) **your** claim arises from a government authority confiscating, detaining or destroying anything;
- h) the **covered items** were left **unsupervised** in a **public place**;
- i) the **covered items** have an electrical or mechanical breakdown;
- j) the **covered items** are fragile, brittle or an electronic component is broken or scratched;
- k) a screen or lense is broken or scratched except if the breakage or scratch was caused fire, theft or by a crash involving a vehicle in which **you** were travelling;
- l) **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. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover.

# Guaranteed Pricing Scheme

## WHAT WE COVER

If within twenty one (21) consecutive days of **you** charging the purchase price of a **covered item** that **you** purchase from a physical store, to **your Card account**:

- **you** receive a printed catalogue from a store with twenty five (25) kilometres of the store where **you** made **your** original purchase; and
- 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 - Table of Benefits* 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:

- 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
- 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

## WHAT WE COVER

If a **covered product** that **you** purchased and charged the whole purchase price of to **your Card account**, suffers a **covered breakdown** after the **manufacturers warranty** expires **we** will reimburse **you** the lesser of:

- the repair cost;
- the replacement cost;
- the amount it would cost **us** to repair or replace the **covered item(s)** allowing for any trade discounts **we** are entitled to;
- the original purchase price after allowing for **depreciation** (due to the age of the item or wear and tear).

subject to the limit per **covered item** and maximum total limit for any one **Card account** in any twelve month period specified in *Part C - Table of Benefits..*

# Claims

Please do not contact **HSBC** in the event of a claim.

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

## How to make a claim

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

**You** can lodge **your** claim online 24 hours a day at: [www.travelclaims.com.au](http://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] For loss or theft of **your covered items** or **valuables**, report it immediately to the police and obtain a written notice of **your** report. **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 **covered items**.

- b]** 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.
- c]** Submit full details of any claim in writing, or online within 30 days of **your** return **home**.

## Depreciation and repairing or replacing your covered items

In the event that a **covered item** is damaged, **accidentally** lost or stolen **Allianz Global Assistance** may choose to:

- repair the **covered item**;
- replace the **covered item**, less an amount which takes into consideration its age as shown below; or
- pay **you** the amount it would cost **us** to replace the **covered item** less an amount which takes into consideration its age as shown below; or
- pay **you** the depreciated value after allowing for age, wear and tear; or
- pay **you** the amount it originally cost **you** to buy the **covered item** however, where the **covered 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 **covered item** may have by way of being part of such pair or set.

Where **Allianz Global Assistance** choose:

- they may require proof of ownership/ purchase from **you**. In instances where **you** are not able to supply proof of ownership/ purchase or other evidence which **Allianz Global Assistance** deem satisfactory for the purpose of proving ownership/ purchase, they may be unable to properly assess or approve **your** claim; and

- under no circumstances will **we** pay **you** for **valuables** left **unsupervised** in a vehicle at any time.

When taking into consideration the age of a **covered item we** will deduct the following amounts from **our** settlement or replacement cost:

- For toiletries (including skin care, make-up, perfume and medications) **we** will deduct 3.00% for each month **you** have owned the item to a maximum amount of 80%;
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment **we** will deduct 1.75% for each month **you** have owned the item up to a maximum amount of 60%;
- For clothing, footwear, luggage and books **we** will deduct 1.75% for each month **you** have owned the item to a maximum amount of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments **we** will deduct 1.00% for each month **you** have owned the item up to a maximum 60%;
- For jewellery **we** will deduct 0.25% for each month **you** have owned the item to a maximum amount of 25%.
- For all other items **we** will deduct 1.25% for each month **you** have owned the item to a maximum amount of 60%.

For example: If **your** stolen bracelet has been owned for 8 years (96 months) and **we** can replace it for \$1,000, **your** claim would be for \$760, as **we** will deduct \$240 ( $\$1,000 \times 24\%$  {i.e. 96 months x 0.25%/month}) from **our** replacement cost. This assumes that the stolen bracelet originally cost **you** at least \$760. **We** would then deduct **your excess** contribution from this amount.



## 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**.

## Subrogation - You must assist us with your claim

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

## Recovery

**We** will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. To **us**, **our** costs (administration and legal) arising from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under **your policy**.
3. To **you**, **your** uninsured loss (less **your excess**).
4. To **you**, **your excess**.

Once **we** pay **you** the total of **your** total **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

## **How GST may affect your claim**

If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

## **Fraud**

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

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 **HSBC** will be informed of the situation and **you** may no longer be eligible for the cover described in this booklet.

# Complaints & dispute resolution

In this section “**we**”, “**our**” and “**us**” means **Allianz** and **Allianz Global Assistance**.

If **you** have a complaint or dispute 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:

The Dispute Resolution Department, PO Box 162, Toowong, Queensland 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 dispute can be referred to the Financial Ombudsman Service Australia (**FOS**), subject to its terms of reference. The **FOS** provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the **FOS** are:

Financial Ombudsman Service Australia  
GPO Box 3, Melbourne Victoria 3001  
Phone: 1800 367 287  
Fax: (03) 9613 6399  
Website: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.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](http://www.codeofpractice.com.au).



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