

HSBC Low Rate 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 Low Rate Credit 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.

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

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

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

4. Replace the last paragraph and the contact details appearing on page 34 under the heading “**Complaints & dispute resolution**”, with:

If **you** are unhappy with our response or cannot agree on reasonable alternative timeframes with us, **you** can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Australian Financial Complaints Authority (**AFCA**).

This is a free service provided by an independent body. **You** must contact AFCA within two years of receiving our final decision. **You** are not bound by the decision made by **AFCA** but we are bound to act immediately on **AFCA's** decision.

Brochures outlining the operations of **AFCA** are available from both Allianz Global Assistance and the Insurance Council of Australia in each State or Territory. **AFCA** can be contacted as follows:

Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: 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

HBAAVCC005-R01-0319



HSBC Low Rate 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

Address: 74 high Street, Toowong, QLD 4066

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

Online claims: www.travelclaims.com.au

You do not have to tell **us** or **HSBC** that **you** will be travelling. Provided **you** comply with the eligibility criteria and terms and conditions of covers outlined in this booklet **you** will be covered.

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.

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Important information about the cover 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 **accountholders** 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 travel insurance policy for **your 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 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 Low Rate Credit Card issued by **HSBC** at the request of the **accountholder**. This includes secondary/additional cards issued for a **card account**.

“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 debit or credit 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**.

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

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

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

“**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.

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

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

“**dependant**” means:

- **your** children or grandchildren, not in full-time employment who are aged 24 years or under at the time that their eligibility for cover is met;
- all unmarried persons who are physically or mentally incapable of self-support of whom the **cardholder** has custody and who live with the **cardholder** at the time that their eligibility for cover is met.

“**domestic flight**” means a regularly scheduled flight for which **you** pay a fare, on a registered commercial airline for a distance greater than two hundred and fifty (250) kilometres.

“**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

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

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

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

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

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

“**medical adviser**” means a qualified doctor or dentist, other than **you** or a **relative**, holding the necessary certification for the country in which they are currently practicing.

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

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

“**pre-existing medical condition**” means a condition of which **you**, or a **reasonable** person in **your** circumstances should have been, aware:

- prior to the time **you** became eligible for the cover that involves:

- **your** heart, brain, circulatory system/blood vessels; or
- **your** lungs or **chronic** airways disease; or
- cancer; or
- back pain requiring prescribed pain relief medication; or
- surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in **hospital**; or
- diabetes mellitus (Type 1 or Type 2); or
- in the 2 years prior to the time **you** became eligible for the cover:
 - for which **you** had been in **hospital** or emergency department or day surgery; or
 - for which **you** had been prescribed a new medication or had a change to **your** medication regime; or
 - required prescription pain relief medication; or
- prior to the time **you** became eligible for the cover that is:
 - pregnancy; or
 - connected with **your** current pregnancy or participation in an in vitro fertilisation program; or
- for which, prior to the time **you** became eligible for the cover:
 - **you** had not yet sought a medical opinion regarding the cause; or
 - **you** are currently under investigation to define a diagnosis; or
 - **you** are awaiting specialist opinion.

For the purposes of this definition, “condition” includes a dental condition.

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

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

“**reasonable**” means:

- for travel and accommodation expenses, a level comparable to those **you** have booked for the rest of **your journey**; or
- as determined by **Allianz Global Assistance** having regard to the circumstances.

“**redundant**,” “**redundancy**” means loss of permanent paid full time employment (except voluntary redundancy), after a continuous working period of two (2) years with the same employer.

“**relative**” means 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 sedan, hatchback, station wagon, four-wheel drive (4WD) rented or hired from a licensed motor vehicle rental/hire company for the sole use of carrying person on public roads and does not include any other vehicle for any other use.

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

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

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

“**travelling companion**” means a person whom, before the **journey** began, arranged to travel with **you** for at least 50% of the period of cover for **your journey**.

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

Part A - Eligibility & Activation of Cover

Eligibility for the covers provided is explained below.

Domestic Travel Insurance

This cover is available only to **cardholders** who:

- prior to commencing their **journey**, charge at least 90% of the total cost of their return **domestic flight** and their accommodation arrangements to the **accountholder's Card account**; and
- if the **cardholder** has paid for their travel and accommodation arrangements as outlined above, this cover extends to the **cardholder's spouse** and their **dependants** provided:
 - the **cardholder** has also charged at least 90% of the total cost of the **spouse** and/or **dependant's domestic flight** and accommodation arrangements to the **accountholder's Card account**; and
 - the **spouse** and/or **dependants** are travelling with the **cardholder** for the entire **journey**.

Part B - Period of Cover

Domestic Travel Insurance

The period of cover **you** obtain eligibility for commences when **you** begin **your journey** and ends when the first of the following occurs:

- fourteen (14) days after the **journey** starts; or
- when **you** return to **your home**,

whichever occurs earlier.

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.

Domestic Travel Insurance

The table below sets out the amounts **we** will pay under *Domestic Travel Insurance*.

Section	Limit
1. Cancellation	\$3,000 maximum total limit.
2. Travel Delay	\$100 per person up to a maximum total limit of \$500.
3. Luggage	\$500 for each item up to a maximum total limit of \$1,250 except for items left in a motor vehicle which are limited to \$150 per item up to a maximum total limit of \$1,000.
4. Luggage Delay	\$75 per person up to a maximum total limit of \$250.
5. Rental Vehicle Excess	Up to a maximum total limit of \$6,000.

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
Domestic Travel Insurance		
1.1	Cancellation	\$200
3.1	Luggage	\$200
5.1	Rental Vehicle Excess	\$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. **you** booking or taking travel against medical advice, or take for the purpose of getting medical treatment or advice, or take after a **medical adviser** informs **you** that **you** are terminally ill;
2. consequential loss of any kind including loss of enjoyment;
3. **you** not following advice in the mass media or any government or other official body's warning and **you** not taking appropriate action to avoid or minimise any potential claim (including delay of travel to the destination referred to in the warning)
4. the death, illness or **injury** of any person who resides outside of Australia;
5. **you** intentionally harming **yourself**, or **your** suicide or **your** attempted suicide;
6. **you** being under the influence of any intoxicating liquor, substance or drug except a drug prescribed to **you** by a **medical adviser**, and taken in accordance with their instructions;
7. a sexually transmitted disease suffered by **you**;
8. pregnancy or childbirth except where an unexpected and unforeseen medical complication has arisen in respect of **your** pregnancy up to the end of the 26th week of **your** pregnancy (the 26th week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by **your** obstetrician);

9. **your** participation in any **dangerous activities**;
10. participation in any activities involving a **motorcycle** or quad-bike during **your journey** unless it involves **you** driving a hired **motorcycle** (but not a quad bike) with an engine capacity of 200cc or less and **you** hold a current **motorcycle** licence;
11. deliberate acts or illegal or criminal acts by **you, your spouse, your dependants** or any other person acting with **your** consent or under **your** direction;
12. **your** participation as a crew member or pilot of any **conveyance**;
13. any interference with **your** travel plans by any government, government regulation or prohibition or intervention or official authority;
14. **your** failure to take **reasonable** care;
15. **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 and www.smartraveller.gov.au for further information on **epidemics** and **pandemics**;

16. **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;
17. **your** claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity;
18. **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
19. payment would violate any applicable trade or economic sanctions, law or regulation.

Part E - The cover we provide

Domestic Travel Insurance

The maximum amount **we** will pay for all claims combined under each section is shown in Part C - *Table of benefits*. **You** must also check *Definitions*, *Part D - Exclusions* and exclusions applicable to each section for reasons why **we** may not pay.

SECTION 1 CANCELLATION

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

1.1 WHAT WE COVER:

If **your journey** is cancelled, rescheduled or shortened because of circumstances that were not expected or intended by **you** and are outside **your** control then **we** will pay:

- a) the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during **your journey** that **you** have paid in advance of cancellation and cannot recover in any other way, inclusive of **your** travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled, limited to \$500
- b) for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. **We** calculate the amount **we** pay **you** as follows:
 - i) for frequent flyer points, air miles or loyalty card points:

- the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking,
- multiplied by
- the total number of points or air miles lost,
- divided by the total number of points or air miles used to make the booking.
- ii) for vouchers, the face value of the voucher or current market value of an equivalent booking whichever is the lesser;
- c) **your reasonable** costs of rescheduling **your journey**. The most **we** will pay for rescheduling **your journey** is the cost of cancellation fees and lost deposits that would have been payable under *1.1 a)* and *1.1 b)* had **your journey** been cancelled. **We** will not pay a claim under *1.1 c)* in addition to a claim under *1.1 a)* and *1.1 b)* for the same services/facilities;

1.2 WHAT WE EXCLUDE

We will not pay **your** claim if:

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

- e] a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements which do not form part of the tour;
- f] caused by delays or rescheduling by a bus line, airline, shipping line or rail authority;
- g] caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- h] caused by financial **insolvency** or financial collapse of any service provider;
- i] caused by the mechanical breakdown of any means of transport;
- j] caused by an act or threat of terrorism; or
- k] **your** pre-arranged leave is cancelled by **your** employer, unless **you** are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.

SECTION 2 TRAVEL DELAY

2.1 WHAT WE COVER

If a delay to **your journey**, for at least 6 hours, arises from circumstances outside **your** control, **we** will reimburse the cost of **your reasonable** additional meals and accommodation expenses.

We will pay up to the amount specified in *Part C - Table of Benefits* at the end of the initial 6 hour period.

2.2 WHAT WE EXCLUDE

We will not pay if:

- a) a delay to **your journey** arises from an act or threat of terrorism;
- b) caused by financial **insolvency** or financial collapse of any service provider.

SECTION 3 LUGGAGE

3.1 WHAT WE COVER

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

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

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

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

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

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

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

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

- b) **Covered items** (except **valuables**) that are left in a vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked vehicle, and in the event of theft forced entry must have been made. The most **we** will pay is up to the amount specified in *Part C - Table of Benefits* for each item stolen from a motor vehicle, and up to the total amount specified in *Part C - Table of Benefits* for all **covered items** stolen from a motor vehicle.
- c) No cover is provided for **valuables** left in a vehicle at any time or **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or **trip** however, cover will be provided for digital items such as laptops, tablets and mobile/smartphones when (without prior notice) **you** are directed by the airline with whom **you** have a flight booking to place the digital item concerned into **your** checked in baggage for the duration of **your** flight.
- d) No cover is provided for the loss or damage to, or of, **sporting equipment** while in use (including surfboards).

3.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** or **valuables** 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** were left **unsupervised** in a **public place**;
- g] the **covered items** have an electrical or mechanical breakdown;
- h] the **covered items** are fragile, brittle or an electronic component is broken or scratched;
- i] 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;
- j] **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 (allowing for **depreciation** due to age, wear and tear)

SECTION 4 LUGGAGE DELAY

4.1 WHAT WE COVER

If any items of **your** luggage are delayed, misdirected or misplaced by the **carrier** for more than 12 hours, and in **our** opinion it was necessary for **you** to purchase essential items of clothing or other personal items, **we** will reimburse **you** for the **reasonable** costs **you** incur.

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

We will deduct any amount **we** pay **you** under this section from any subsequent claim **you** make that is payable under section 3 *LUGGAGE* .

4.2 WHAT WE EXCLUDE

We will not pay if **you** are entitled to compensation from the bus line, air line, shipping line or rail authority **you** were travelling on for the relevant amount claimed. However, if **you** are not reimbursed the full amount, **we** will pay the difference between the amount of **your** covered expenses and what **you** were reimbursed, up to the limit of **your** cover.

SECTION 5 RENTAL VEHICLE EXCESS

Cover is only provided under this section if **your rental vehicle** agreement specifies an excess, deductible or damage liability fee that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody.

This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the **rental vehicle** agreement to which the excess, deductible or damage liability fee applies.

The maximum amount **we** will pay under this section is the amount of the excess, deductible or damage liability fee that is specified in **your rental vehicle** agreement up to the limit shown in *Part C - Table of Benefits*.

5.1 WHAT WE COVER

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

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

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

- the specified excess, deductible or damage liability fee that **you** are liable to pay under **your rental vehicle** agreement; or
- property damage for which **you** are liable.

You must provide a copy of:

- **your rental vehicle** agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising that **you** are liable to pay the specified excess, deductible or damage liability fee.

- b) If **you** are **injured** or become **sick** and **your** attending **medical adviser** certifies in writing that **you** are unfit to return **your rental vehicle** to the nearest depot during **your journey**, then **we** will pay up to \$500 for the cost of returning **your rental vehicle**.

5.2 WHAT WE EXCLUDE

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

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

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

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

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

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

- a] If **you** think that **you** may have to cancel **your journey you** must tell **us** as soon as possible. Contact **Allianz Global Assistance** using the contact number shown on the inside front cover of this booklet.
- b] 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**.

- c] 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.
- d] 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

- **covered items** left **unsupervised** in a vehicle which are not excluded from cover, are only covered up to **\$200** per item to a maximum of **\$2,000** per event; and
- under no circumstances will **we** pay **you** for **valuables** left unattended 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**.

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**.

Fraudulent claims

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 any one acting on **your** behalf uses fraudulent means to make a claim on any of the covers 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 any of the covers contained 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
Email: 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.

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