



Police Credit

Securing your future

Gold Card

Gold Card Insurance

Conditions of Use

overseas travel | extended warranty | purchase security | transport accident insurance



AIG Australia

CONTENTS

| | |
|---|----|
| Summary of Your Indue Gold Card Insurance | 3 |
| Overseas Travel Insurance | 4 |
| Extended Warranty Insurance | 29 |
| Purchase Security Insurance | 36 |
| Transport Accident Insurance | 42 |

Important Information

This booklet contains important information about the complimentary Gold Visa Credit card insurance obtained for you through Police Credit.

The benefits of this insurance are only available to Police Credit Gold Visa Credit cardholders in accordance with the terms of the policy set out in this booklet.

Police Credit is not the product issuer of this insurance and does not guarantee or is liable to pay any benefits. The cover is provided at no additional cost to you and Police Credit does not receive any commission or remuneration in relation to it.

Any reference to Member Financial Institution throughout this document is a reference to Police Credit.

Police Credit is a client of Indue Limited (Indue), a financial services provider that provides wholesale transactional payment solutions for credit unions.

Police Credit has entered into an agreement with Indue to deliver the PC Credit Card products and any associated products and services such as this insurance and any rewarder program.

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Member Financial Institution

Gold Card Insurance

The Indue Gold Card Overseas Travel, Transport Accident, Purchase Security, Extended Warranty Insurances provided under the Indue Gold Card Insurance Conditions of Use have been issued by American Home Assurance Company ABN 67 007 483 267, AFSL 230903, trading as AIG Australia of 549 St Kilda Road, Melbourne, Victoria 3004 under Master Policies: Indue Gold Card Overseas Travel Insurance, Transport Accident Insurance, Purchase Security Insurance and Extended Warranty Insurance for each of the insurance products listed above to Indue Limited ABN 97 087 822 464 of 6 Moorak Street, Taringa, Brisbane, QLD 4068 Australia ("Indue").

Each of the Insurances incorporated in the Indue Gold Card Insurance Conditions of Use should be read as an individual document of its own.

Indue is not the issuer of the Indue Gold Card Insurance Conditions of Use or any of its underlying insurances and neither Indue, any Member Financial Institution nor any of their related corporations guarantee any of the benefits under this Indue Gold Card Insurance. This insurance is provided at no additional cost to the Indue Gold Cardholder and Indue nor any Member Financial Institution receive any commission or remuneration from American Home Assurance Company for arranging this Indue Gold Card Insurance. Neither Indue, any Member Financial Institution nor any of their related corporations are Authorised Representatives (under the Financial Services Reform Act 2001) of American Home Assurance Company.

Indue may terminate any of the Indue Gold Card Overseas Travel Insurance, Extended Warranty Insurance, Purchase Security Insurance and Transport Accident Insurance by providing written notification to their Primary Indue Gold Cardholders. Purchases made in accordance with the Indue Gold Card Insurance before a notification to terminate any of or all of the underlying insurance is given will be covered under any relevant underlying insurances in the Indue Gold Card Insurance Conditions of Use. Purchases made after this notification to terminate is given will not be eligible for cover under any relevant underlying insurances in the Indue Gold Card Insurance Conditions of Use.

Indue Gold Card

Overseas Travel Insurance

For the purposes of this document:

- Travel by Australian residents to and/or from Norfolk Island will be regarded as overseas travel.
- Travel by Australian residents to and/or from Lord Howe Island, Cocos Islands and Christmas Island will be regarded as overseas travel, however medical and hospital expenses are not covered within Australia.
- Domestic air travel required to connect with overseas travel or domestic air travel forming part of the overseas travel will be regarded as overseas travel. However medical and hospital expenses are not covered within Australia.

Schedule of Benefits and Sums Insured

The table below is a general guide only and does not show all the details of the cover.

The actual details are as outlined elsewhere in this document.

Please read the entire document to ensure it meets your requirements.

| SECTIONS | BENEFITS | SUM INSURED |
|----------|--|--|
| D | Cancellation | Unlimited, except agent's cancellation fee, which is limited to the lesser of A\$500 or 15% of the value of the travel |
| E | Overseas Medical Expenses | Unlimited, except bed care patient allowance, A\$25 per day, A\$750 total |
| F | Unexpected Travel and accommodation expenses | Unlimited |
| G | Resumption of Journey | Limited to A\$5,000 per person and A\$10,000 per family |
| H | Loss or damage to personal items | Limited to A\$10,000 per person, A\$20,000 per family, subject to: Maximum limit of A\$3,000 per item, set or pair of items Laptop Computer – maximum limit of A\$3,000 inclusive of accessories Travel documents and cash – A\$500 per person up to a maximum of A\$1,000 per family Emergency Luggage Replacement - A\$500 per person up to a maximum of A\$1,000 per family |
| I | Legal Liability | Limited to A\$2,500,000 |
| J | Rental Vehicle Excess cover | Limited to A\$2,500 |
| K | Accidental Death | Limited to A\$20,000 per cardholder/ Spouse A\$5,000 child |
| L | Special Events | Limited to A\$2,250 |
| M | Funeral/ Repatriation Expenses | Limited to A\$10,000 per person, A\$20,000 family |

Important matters

You should know about

You are under no obligation to accept this Insurance. However, if You wish to make a claim under this Insurance, You will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this Insurance. Therefore please read this document carefully and keep it in a safe place. Please also keep all purchase receipts, detailed particulars and proof of any loss You suffer and proof of Your eligibility for this Insurance.

Agreement

We will provide You with the cover subject to the terms, conditions and exclusions contained in this document.

Eligibility

To be eligible for this Insurance:

You must be a current Indue Gold Cardholder and You must have paid the Full Cost of Your Journey with Your Indue Gold Card to activate this cover prior to the commencement date of Your Journey.

Full Cost of Your Journey is defined to mean all charges, fees and/or taxes which have been paid in full for the overseas return travel tickets, prior to the commencement of the Journey.

You will **not** be eligible for this Insurance if Your travel tickets were gifted or obtained at no cost to You.

Age Limit

This Insurance covers current Indue Gold Cardholders who are under 80 years of age at the time the Full Cost of the Journey is paid.

Period of Cover

This Insurance covers current Indue Gold Cardholders for a maximum period of 3 consecutive months following the time You leave Your place of residence to travel overseas.

Pre-Existing Medical Condition

This coverage does not provide any benefits for any pre-existing medical condition You have or any pre-existing medical condition of a relative, travel companion or any other person that may give cause for You to claim. Please see the definition of pre-existing medical condition under Section B and the General Exclusions under Section C.

Limits of Liability

Our liability for each Section is limited to the Sums Insured specified for each Section, as shown in the Schedule of Benefits and Sums Insured. Sub limits may apply – refer to applicable Section.

Excess

You will be required to pay the first \$200 for each and every claim arising from any one event under Sections D to J (excluding Section H2 and H3).

Safety of Your Belongings

You must take all reasonable precautions to safeguard Your property. Leaving personal belongings Unattended in Public Places encourages theft and as such is not a reasonable precaution.

All Losses under the luggage and travel documents cover **must** be reported to the authorities within 24 hours and a written acknowledgment of your report obtained.

Receipts for claimable expenses and items purchased by You must be retained to support Your claim. It is recommended for security purposes that receipts for purchases be kept separately from the items obtained.

Exclusions

You should take special note of the General Conditions, General Exclusions and those portions of each section headed "In addition to the General Exclusions applying to all Sections We will not pay" in each Section of this document.

A. GENERAL CONDITIONS

A1. General

At the time of this Insurance becoming effective You must be fit to travel and must not be aware of any circumstance which could lead to cancellation or disruption of the Journey, otherwise any subsequent claim could be jeopardised.

A2. Australian Law

This document shall be interpreted in accordance with the law of the State or Territory in which the Indue Gold Cardholder resides and be subject to the jurisdiction of the courts of that State or Territory.

A3. Currency

All amounts shown are in Australian dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of incurring the expense or suffering a loss.

A4. Cancellation of Cover

AlG Australia and Indue may agree to terminate the Indue Gold Card Overseas Travel Insurance cover at any time. Indue will notify the Primary Indue Gold Cardholder on or before the date of such termination. It is the responsibility of the Indue Gold Cardholder to ensure that the Overseas Travel Insurance cover is current at the time an Indue Gold Card is used to purchase the full cost of Your Journey.

A5. Other Insurance

Except for Section L. Accidental Death, there is no cover under this Insurance for any loss or event or liability which is covered under any other insurance, health or medical scheme or Act of Parliament or is payable by any other source. We will however pay the difference between what is payable under the other insurance, health or medical scheme or Act of Parliament or such other source and what You would be otherwise entitled to recover under this Insurance, where permissible under Law.

A6. Subrogation

You must provide Us immediately with full particulars of any claim made against You by any other person, all legal documents served on You and allow Us the sole option to

negotiate settlement of, or defend the claim in Your name.

A7. Fraudulent Claims

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Insurance then any amount payable in respect of such claim shall be forfeited.

B. DEFINITIONS

Bed Care Patient – means You are necessarily confined to bed during a Period of Cover for a continuous period of not less than 24 hours and Your confinement is certified as necessary by a legally qualified and registered medical practitioner and You are under the continuous care of a registered nurse (other than Yourself or a member of Your immediate family). Bed Care does not include You as a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, rehabilitation or external care facility or a place for the care or treatment of alcoholics or drug addicts.

Conveyance – means an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare paying passengers.

Dependent Children – means

- (a) all unmarried children of an Indue Gold Cardholder under the age of 19 who live with the Indue Gold Cardholder, and
- (b) unmarried children of an Indue Gold Cardholder between the ages of 19 and 25 who are full time students attending an accredited institution of higher learning in Australia, and are dependent on the Indue Gold Cardholder for their maintenance and support and always live with the Indue Gold Cardholder when they are not attending the accredited institution of higher learning,

that are travelling with You on the Journey.

Indue Gold Cardholder – means a person:

- (i) being a permanent Australian resident; and
- (ii) primarily (more than 75% of your time) living in Australia; and
- (iii) who has been issued an Eligible Indue Gold Credit Card who is under 80 years of age at the time the Full Cost of the Journey is paid.

This includes joint and additional cardholders. During the Period of Cover only one person is eligible to claim the benefits payable to an Indue Gold Cardholder and other persons covered under this Insurance would only be eligible as a Spouse or Dependent Child.

Insurance – means this Indue Gold Card Overseas Travel Insurance document and the terms and conditions contained within this document.

Eligible Indue Gold Credit Card – means a current and valid Indue Gold Card issued by the Member Financial Institution for Eligible Indue Gold Credit Card Accounts. This does not include any non-gold cards which do not qualify for this Insurance.

Eligible Indue Gold Credit Card Account – means the current and valid Indue Gold Credit Card facility issued by the Member Financial Institution under a sponsorship arrangement with Indue and Visa International to which purchases made by Indue Gold Cardholders on Eligible Indue Gold Credit Cards are charged.

Family (ies) – means Your Spouse and Your Dependent Children that are travelling with You.

Financial Default – means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, 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.

Full Cost of Your Journey – means all charges, fees and/or taxes which have been paid in full for the overseas return travel tickets, prior to the commencement of the Journey.

Injury – means a physical injury, caused by a violent, external and visible means, which occurs fortuitously whilst this Insurance is in force and which results, solely, directly and independently of any pre-existing condition or other cause, in any of the events specified in this Insurance within 12 calendar months of the date of its occurrence.

Insurer – means American Home Assurance Company, trading as AIG Australia, ABN 67 007 483 267 549, AFSL 230903, trading as AIG Australia.

Member Financial Institution – means the Credit Union, Building Society or other financial institution that has issued a gold credit card provided by Indue Limited ABN 97 087 822 464 and that is specifically referenced in the “Schedule of Member Financial Institutions”.

Period of Journey, Journey – means the shorter period commencing from the time You leave Your place of residence in Australia to travel overseas, until

- (a) the time You return to Your place of residence in Australia, or
- (b) the expiry of 3 consecutive months following the time that You leave Your place of residence in Australia to travel overseas.

Please note:

- The maximum duration of coverage is 3 consecutive months.
- Cover for cancellation benefits will commence from the time You charge the Full Cost of Your Journey on Your Eligible Indue Gold Credit Card.
- Cover for all other benefits will commence from the time You commence Your Journey as described above.

Pre-Existing Medical Condition – means, pertaining to the Indue Gold Cardholder, any Relative, travelling companion or any other person that may give cause for You to claim:

- (a) any physical, medical or dental condition for which investigation (whether or not a diagnosis has been made), treatment or advice has been received, or medication prescribed or taken:
 - (i) in the 60 days before the date on which the Full Cost of Your Journey is paid; or
 - (ii) in the 30 days before Your Journey starts except for Section D Cancellation; or
- (b) any chronic or ongoing physical, medical or dental condition for which investigation, treatment or advice has been received, or medication prescribed or taken at any time before payment for the Full Cost of Your Journey, or

- (c) any complication arising from such condition outlined above.

Primary Indue Gold Cardholder(s) means the person(s) in whose name(s) the Eligible Indue Gold Credit Card Account is opened.

Public Place – includes but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets, and any place to which the public has access.

Relative – means Your Spouse, parent, parent-in-law, grandparent, step-parent, sister, sister-in-law, brother, brother-in-law, daughter, step-daughter, daughter-in-law, son, step-son, son-in-law, grandchild, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew.

Spouse – means a married or de facto partner with whom You have continuously cohabited for a period of three (3) consecutive months or more and who travels with You on the Journey.

Terrorist Act – means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorist Act shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Unattended – means, but is not limited to, when an item is not on Your person at the time of loss, left with a person other than Your travelling companion, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim, leaving it at a distance where You are unable to prevent it from being unlawfully taken.

Visa International - means Visa International Service Association ARBN 007 507 511.

War – means war, whether declared or not, or any warlike

activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, Our, Us – means American Home Assurance Company, trading as AIG Australia, ABN 67 007 483 267, AFSL 230903 trading as AIG Australia.

You/Your/Insured Person – means an Indue Gold Cardholder, Spouse and Dependent Children that are travelling with an Indue Gold Cardholder.

C. GENERAL EXCLUSIONS

We will not pay under any Section of this document for claims arising directly or indirectly out of:

- C1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
- C2. Nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
- C3. Any Terrorist Act.
- C4. The dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
- C5. Riot or civil commotion unless You have already left Australia or You have paid for Your travel and accommodation and Your Insurance was in force prior to the riot or civil commotion.
- C6. Any professional sporting activities.
- C7. Racing (other than on foot), mountaineering involving use of ropes or guides, rock-climbing, underwater activities involving use of underwater breathing apparatus (unless You hold an open water diving certificate or are

diving with a qualified instructor), motor cycling outside Australia (unless You are riding a motor cycle with an engine capacity of 200cc or less and hold a motorcycle licence which is valid in the country You are in, but always excluding motorcycle racing), skydiving, hang-gliding, hunting.

- C8. Deliberate exposure to exceptional danger unless in an attempt to preserve life, Your own or others.
- C9. You or any other persons suicide, attempted suicide, intentional self-Injury, any psychological, psychiatric, psychosomatic or nervous condition, insanity.
- C10. Sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV).
- C11. You having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
- C12. Any Pre-Existing Medical Condition.
- C13. Your or any other persons Pregnancy or childbirth (except for unexpected medical complication or emergency when You are no more than 26 weeks pregnant at the time it occurs).
- C14. You travelling against medical advice or when You ought reasonably to know that You are unfit to travel.
- C15. Any potentially fatal condition which has been diagnosed or any condition for which You are travelling to seek medical or other treatment.
- C16. You or Your Family engaging in any illegal conduct or criminal act.
- C17. Confiscation or destruction by customs or any other authorities.
- C18. Any interference with Your travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to You or to any Relative or travelling companion or restriction of access to

any locality.

- C19. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.
- C20. Any loss as a result of You being a crewmember or pilot of any conveyance.
- C21. You failing to take precautions to avoid a claim after a warning has been issued in the mass media.
- C22. Any consequential loss including loss of enjoyment or any financial loss not specifically covered in this Insurance.
- C23. A change of plans because You or Your travelling companion change Your mind and decide not to proceed with Your original Journey.

D. CANCELLATION

Please note that an Excess applies to each and every claim made under this Section.

We will pay:

- D1. The Non-refundable unused portion of travel or accommodation arrangements paid for in advance by You following cancellation, alteration, curtailment, or incompleteness of Your Journey due to:
 - (a) the unforeseeable death, accidental Injury, or illness of Your Relative aged under 80 years and resident in Australia, business partner or travelling companion; or
 - (b) any other unforeseeable circumstances outside Your control.
- D2. We will also pay, if incurred, Your travel agent's cancellation fees of up to \$500 or 15% of the value of the

travel arranged by the travel agent, whichever is the lesser.

- D3. This cover will commence from the time You purchase the Full Cost of Your Journey with Your Eligible Indue Gold Credit Card.

In addition to the General Exclusions applying to all Sections, We will not pay:

- D4. The non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by us as part of a claim under this Insurance.
- D5. Claims arising from cancellation, delays or rescheduling caused by carriers.
- D6. Claims arising from cancellation, delays or rescheduling caused by strikes by airline staff, airline contractors or suppliers or any other airline entity.
- D7. Claims arising from any business commitment, financial or contractual obligation, including those of any travelling companion or Relative, except for Your being retrenched from Your usual full time employment in Australia.
- D8. Claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or Journey.
- D9. Cancellation directly or indirectly incurred as a result of intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- D10. Cancellation directly or indirectly incurred as a result of any Terrorist Act.

E. OVERSEAS MEDICAL AND HOSPITAL EXPENSES

Please note that an Excess applies to each and every claim made under this Section.

We will pay:

- E1. Your reasonable medical, surgical, hospital, ambulance,

and nursing home expenses and the cost of other treatment, including emergency dental costs for the relief of sudden and acute pain, given or prescribed by a legally qualified medical or dental practitioner and necessarily incurred outside Australia, as a result of You suffering an accidental Injury or illness during the Period of Journey provided they are not otherwise recoverable from any source, aside from litigation against someone other than Your employer.

- E2. If You are hospitalised You must contact AIG Assist as soon as possible. Ring the operator in Your current locality to book a reverse charge call to 61 (2) 9251 4298.

In addition to the General Exclusions applying to all Sections, We will not pay:

- E3. Medical, surgical, hospital, ambulance, and nursing home expenses, and other costs of treatment including dental treatment, incurred in Australia.
- E4. Medical, surgical, hospital, ambulance, and nursing home expenses, and other costs of treatment including dental treatment, incurred more than 12 months after the accidental Injury, or illness which is the subject of the claim, first occurred.
- E5. Expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which You have been advised to continue during the Period of Journey.
- E6. Expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health.

F. UNEXPECTED TRAVEL AND ACCOMODATION EXPENSES

Please note that an Excess applies to each and every claim made under this Section.

We will pay:

- F1. Your reasonable extra travel and accommodation expenses

(including the costs of meals) over and above the amount You had already budgeted for, less any refund received for the unused prepaid travel and accommodation arrangements, actually and necessarily incurred on the written advice of a legally qualified medical practitioner, as a result of You suffering an accidental Injury or illness during the Period of Journey.

- F2. The reasonable extra travel and accommodation expenses (less any refund received for the unused prepaid travel and accommodation arrangements), actually and necessarily incurred on the written advice of a legally qualified medical practitioner and with our written agreement, for one person to travel to, remain with, or accompany You back to Your residence in Australia, as a result of You suffering an accidental Injury, or illness during the Period of Journey.
- F3. \$100 for each continuous 24-hour period You are confined in a hospital as a Bed Care Patient overseas, as a result of You suffering an accidental Injury or illness during the Period of Journey, up to a maximum of \$12,000 in total. Claims must be supported by written confirmation from the hospital of the length of Your stay.
- F4. Your reasonable extra travel and accommodation expenses (including the cost of meals) over and above the amount You had already budgeted for less any refund received for the unused prepaid travel and accommodation arrangements actually and necessarily incurred due to:
 - (a) The unforeseeable death, accidental Injury, or illness of Your Relative aged under 80 years and resident in Australia, business partner or travelling companion; or
 - (b) Any other unforeseeable circumstances outside Your control.

If You do not hold a return ticket to Australia at the time of suffering any accidental Injury, or illness covered by this Insurance, or at the time of the happening of any circumstances covered by this section of the document, We will deduct from any claim which includes the cost of Your repatriation to Australia, an amount equal to Your original

carrier's published one way economy class airfare for the route used for Your return.

In addition to the General Exclusions applying to all Sections, We will not pay:

- F5. Claims arising from cancellation, delays or rescheduling caused by carriers.
- F6. Claims arising from cancellation, delays or rescheduling caused by strikes by airline staff, airline contractors or suppliers or any other airline entity.
- F7. Claims arising from any business commitment, financial or contractual obligation, including those of any travelling companion or Relative, except for Your being retrenched from Your usual full time employment in Australia.
- F8. Claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or Journey.
- F9. Your reasonable extra travel and accommodation expenses directly or indirectly incurred as a result of intentional use of military, police or government force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- F10. Your reasonable extra travel and accommodation expenses directly or indirectly incurred as a result of any Terrorist Act.

G. RESUMPTION OF JOURNEY

Please note that an Excess applies to each and every claim made under this Section.

We will pay:

- G1. You for the reasonable transport expenses incurred to return to Australia and then resume Your Journey, if You have to interrupt Your Journey and return to Australia immediately following the death of a Relative aged under 80 years and resident in Australia.

We will only pay if:

- (a) You resume Your Journey within 30 days of returning to Australia; and
- (b) Your Journey has not ended before Your return and there is at least a fortnight or 25% of the time of Your Journey remaining (whichever is the greater); and
- (c) The death occurred after You paid the Full Cost of Your Journey; and
- (d) Your claim is not excluded under the General Exclusions.

However, if the exclusion is due to your relative's Pre-Existing Medical Condition, We will pay benefits provided that before You commenced Your Journey a medical professional had not declared Your Relative to be terminally ill.

We will reimburse You the costs of an economy air ticket to Australia and an economy ticket to return You to the overseas location where You were to be at that time when You returned from overseas (as stated in Your original itinerary). The most we will pay under this section is \$5,000 per person up to a maximum \$10,000 per Family.

H. LOSS OR DAMAGE TO PERSONAL ITEMS

Please note that an Excess applies to each and every claim made under Section H1. The Excess does not apply to Section H2 and H3.

We will pay:

- H1 For accidental loss of, theft or damage to Your accompanied luggage and personal effects (other than household furniture). We may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation, and wear and tear.

The maximum amount We will pay for any one item, set or pair of items is A\$3,000.

The limit payable for laptop computers is also limited to a maximum A\$3,000 inclusive of all accessories.

- H2. For emergency replacement of luggage up to A\$500 per person and A\$1000 in total for a Family if Your total luggage is delayed, misdirected or temporarily misplaced by any carrier for more than 12 hours. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items You needed to purchase.

Note: Where the mislaid luggage is not found and a claim is paid under Section H1 for Luggage and Personal Effects, the cost of the items purchased under this Section H2 is deducted from the total claim under Section H1.

- H3. For the loss of travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash, credit cards or petrol coupons, we will pay up to A\$500 per person up to a maximum of A\$1000 per Family.

Condition:

It is a condition of payment under this section that all loss or damage attributable to theft or vandalism be reported to the appropriate authority as soon as possible after the discovery of the loss. Also, any loss of credit cards, travellers cheques and travel documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.

In addition to the General Exclusions applying to all Sections, We will not pay for:

- H4. Damage or loss arising from electrical or mechanical breakdown of any item.
- H5. Scratching or breakage of fragile or brittle items. This Exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
- H6. Damage or loss arising from wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.
- H7. Luggage, personal effects or travel documents left Unattended in any Public Place.
- H8. Luggage, personal effects or travel documents left in an unlocked and Unattended vehicle or unlocked building.

- H9. Unaccompanied luggage, or unaccompanied personal effects, or unaccompanied travel documents.
- H10. Luggage or personal effects, or travel documents shipped under any freight agreement, or items sent by postal or courier services.
- H11. Loss or damage to sporting equipment whilst in use.
- H12. Any goods that are intended for sale or trade.
- H13. Losses due to devaluation or depreciation of currency.

I. LEGAL LIABILITY

Please note an Excess applies to each and every claim made under this Section.

We will pay:

- I1. All damages and compensation, including legal expenses incurred with Our written consent but not exceeding the Sum Insured You are legally liable to pay as a result of Your negligence during the Journey causing:
 - (i) Bodily Injury including death or illness.
 - (ii) Loss of or damage to property.

It is a condition of payment under this Section that You do not admit fault or liability to any other person without Our prior written consent. The most we will pay is \$2,500,000 for all claims that arise directly or indirectly out of one event, regardless of the number of people travelling with You. This total amount includes claims for legal costs.

In addition to the General Exclusions applying to all Sections, We will not pay damages, compensation or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

- I2. Bodily Injury to You or any member of Your Family ordinarily residing with You.
- I3. Bodily Injury to any of Your employees arising out of or in the course of employment.
- I4. Loss of or damage to property owned by, or in the control

of, You or any member or Your Family ordinarily residing with You.

- I5. Loss or damage to property owned by, or in the control of, Your employees arising out of or in the course of employment.
- I6. Loss of or damage to property or bodily Injury, arising out of Your ownership, use or possession of any mechanically propelled vehicle, aircraft or waterborne craft.
- I7. Loss of or damage to property, or bodily Injury arising out of, Your business, trade or profession including professional advice given by You.
- I8. Any contract unless such liability would have arisen in the absence of that contract.
- I9. Punitive, aggravated or exemplary damages.
- I10. Any fine or penalty.
- I11. Loss which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation.
- I12. The intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- I13. Any loss arising out of any Terrorist Act.

J. RENTAL VEHICLE EXCESS COVER

Please note an Excess applies to each and every claim made under this Section.

Damage and Theft Excess Cover

Description of Cover:

- J1. We will reimburse You for any excess or deductible, which You become legally liable to pay in respect of loss or damage to a Rental Vehicle during the rental period, not exceeding \$2,500.

Definitions:

- J2. **Rental Vehicle** means a passenger class hatchback sedan, station-wagon (including people mover with the capacity

to carry up to 8 passengers) or four-wheel drive, rented or hired from a licensed motor vehicle rental agency for the sole purpose of carrying You and Your travelling companions on public roadways. It shall not include any other type of vehicle or vehicle use.

Conditions:

- J3. The Rental Vehicle must be rented from a licensed rental agency.
- J4. The hiring agreement must incorporate comprehensive motor insurance against loss or damage to the rental vehicle.
- J5. You must comply with all requirements of the rental agency under the hiring agreement and of the insurer under such insurance.
- J6. The maximum amount We will pay is limited to \$2,500.

In addition to the General Exclusions applying to all Sections, We will not pay:

- J7. For loss or damage arising from operation of the Rental Vehicle in violation of the terms of the rental agreement.
- J8. For wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.
- J9. For loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel drive cars.
- J10. For loss or damage arising from operation of a campervan, caravan or any vehicle that requires licenses other than a car license.
- J11. For loss or damage arising from operation of people movers that have the capacity to carry more than 8 passengers.

K. ACCIDENTAL DEATH

Description of cover:

- K1. If You die within 12 calendar months as a result of an Injury caused by an accident during Your Journey, We will pay Your estate \$20,000 for the accidental death of the Indue

Gold Cardholder and \$20,000 for the accidental death of the Spouse and \$5,000 for the accidental death of each Dependent Child.

Condition

During the Period of Cover only one person is eligible to claim the benefits payable to an Indue Cardholder and other persons covered under this Insurance would only be eligible as a Spouse or a Dependent Child.

In addition to the General Exclusions applying to all Sections, We will not pay for:

- K2. Death caused by illness, disease, suicide or self inflicted Injury.

L. SPECIAL EVENTS

- L1. If Your trip is for the purpose of attending a wedding, funeral, conference or sporting event which cannot be delayed due to Your late arrival and the Journey is delayed because of something unexpected and outside Your control We will pay You the reasonable additional cost of using alternative public transport to arrive at Your destination on time.
- L2. Less any amount We already paid for under Section F.
- L3. The maximum We will pay is \$2,250.

M. FUNERAL/ REPATRIATION EXPENSES

In the Event of Your death overseas during the Period of Cover,

We will pay:

- M1. The reasonable cost of returning Your remains to Your residence in Australia or for the funeral or cremation costs if Your body is buried at the place of Your death.
- M2. The maximum we will pay is up to \$10,000 per person and \$20,000 in total for a Family.

Insurance Administration and Australian claim enquires.

Please contact AIG Australia on

Free Call Phone: 1800 116 693

Head Office:

549 St Kilda Road

Melbourne Vic 3004

Phone: (03) 9522 4979

Fax: (03) 9522 4044

What to do in the event of a claim

1. All claims should be advised to Us within 30 days after the completion of Journey.
2. You must submit to Us all information We require in support of Your claim, such as medical or police reports, declarations, receipts, valuations, certified translations or other evidence of ownership at Your own expense and co-operate with Us at all times.
3. For liability claims, do not make any admission or offer. Request the claim against You to be put in writing.
4. All losses under luggage and travel documents section must be reported to the local authority within 24 hours and a written acknowledgment obtained.
5. In respect of medical expense items: You must submit accounts to Your private health fund before submission to Us.
6. Immediately report any luggage loss or damage to the airline or carrier and submit a claim to them. The airline or carrier may be legally liable for the loss or damage.

Emergency and Medical Assistance Service – AIG Assist

In the event of an emergency overseas, simply call (reverse charge) AIG Assist any time from any place in the world:

- 1. Ring the operator in Your current locality; and**
- 2. Book a reverse charge call to Australia**

61 (2) 9251 4298

The number underlined is the country code and the number in brackets is the area code.

The overseas assistance service in this section is provided by AIG Assist in conjunction with and subject to the terms and conditions of the Indue Gold Card Insurance.

1. In the event of an emergency whilst You are outside Australia, AIG Assist is only a telephone call away anywhere in the world – 24 hours a day. The free telephone number is listed above.
2. AIG Assist is a worldwide team of doctors and medical professionals who are available by telephone 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside Australia.
3. AIG Assist provides the following services under the Indue Gold Card Insurance:
 - (a) Access to a registered medical practitioner for emergency assistance and advice.
 - (b) Emergency transportation to the nearest suitable hospital.
 - (c) Emergency evacuation back home if necessary.
 - (d) The family back home will be advised of Your medical condition and be kept informed of the situation.
 - (e) Payment guarantees to hospitals and insurance verification.

- (f) Second opinions on surgery.
- (g) Case management if hospitalised and cost containment and control.
- (h) Urgent message service and emergency travel planning.
- (i) All these services are provided free of charge to You.

Indue Gold Card

Extended Warranty Insurance

This document outlines the terms and conditions of the Indue Gold Card Extended Warranty Insurance. Read it and keep it handy, should You need to make a claim in the future.

Important matters You should know about

You are under no obligation to accept this Insurance. However, if You wish to make a claim under this Insurance, You will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this Insurance. Therefore please read this document carefully and keep it in a safe place. Please also keep all purchase receipts, detailed particulars and proof of any loss You suffer and proof of Your eligibility for this Insurance.

Excess

You will be required to pay the first \$200 for each and every claim arising from any one event under this Insurance.

A. Definitions

Business Day – is a reference to any day on which all of the major trading banks are open for business in Melbourne.

Indue Gold Cardholder – means a person:

- (i) being a permanent Australian resident: and
- (ii) primarily (more than 75% of your time) living in Australia; and
- (iii) who has been issued an Eligible Indue Gold Credit Card.

This includes joint and additional cardholders.

Coverage – means the insurance coverage provided under this Insurance.

Covered Breakdown – means the failure of a Covered Product to operate for the purpose for which it was designed by reason of a

breakdown or defect, which would be covered by the terms of the Original Warranty if not restricted in time.

Covered Product – means a new domestic appliance product purchased in Australia during the Term that has an Original Warranty of at least six (6) months and no greater than four (4) years and which is paid for in full by an Indue Gold Cardholder with a Eligible Indue Gold Credit Card.

Eligible Indue Gold Credit Card – means a current and valid Indue Gold Credit Card issued by the Member Financial Institution for Eligible Indue Gold Credit Card Accounts. This does not include any non-gold cards which do not qualify for this Insurance.

Eligible Indue Gold Credit Card Account – means the current and valid Indue Gold Credit Card facility issued by via the Member Financial Institution under a sponsorship arrangement with Indue and Visa International to which purchases made by Indue Gold Cardholders on Eligible Indue Gold Credit Cards are charged.

Insurance – means this Indue Gold Card Extended Warranty Insurance document and the terms and conditions contained within this document.

Insurer – means American Home Assurance Company, trading as AIG Australia, ABN 67 007 483 267 549.

Member Financial Institution – means the Credit Union, Building Society or other financial institution that has issued a gold credit card provided by Indue Limited ABN 97 087 822 464 and that is specifically referenced in the “Schedule of Member Financial Institutions”.

Extended Warranty Period – means:

- (a) where the Original Warranty is between 12 months and 4 years, the period starting from the date the Original Warranty expires and ending no later than twelve (12) months after commencement of the Extended Warranty Period (for example: Original Warranty period is 1 to 4 years, Extended Warranty period is 12 months); and

- (b) where the Original Warranty is more than six (6) months but less than twelve (12) months, then this means the Original Warranty period is doubled (for example: Original Warranty period is 6 months, Extended Warranty period is 6 months).

Ineligible Product – means a product described in the Exclusions detailed in this Insurance.

Original Warranty – means the express and implied obligations, rights and duties embodied in the written warranty provided by the manufacturer, which is applicable in Australia, of the Covered Product when it is purchased new. The warranty must have coverage of no less than six (6) months and no more than four (4) years.

Term – means the period agreed to between Indue and AIG Australia.

Repair Agent – means a dealer or independent service centre authorised by the Insurer to perform assessment and/or repairs of covered products.

Visa International – means Visa International Service Association ARBN 007 507 511.

You and Your – means an Indue Gold Cardholder.

We, Our, Us – means American Home Assurance Company, trading as AIG Australia, ABN 67 007 483 267.

B. Description of Cover

- B1. Subject to Clauses C, D and E of this Insurance, Indue Gold Card Extended Warranty Insurance extends the period of the Original Warranty on Covered Products for up to twelve (12) months, provided the Original Warranty period does not exceed four (4) years.
- B2. Coverage starts from the date the Original Warranty expires and ends no later than twelve (12) months after commencement of the Extended Warranty Period. Where the Original Warranty is more than six (6) months but less than twelve (12) months the Original Warranty period is doubled.

Covered Products must be paid for in full with the Indue Gold Card.

C. Exclusions

The Insurer shall not be liable under this Insurance for:

- C1. any costs other than parts and/or labour costs resulting from a Covered Breakdown or any costs relating to a part or circumstance not otherwise covered by the Original Warranty;
- C2. any other obligation and costs other than those specifically covered under the terms of the Original Warranty or under a supplier's statutory warranty pursuant to the Trade Practices Act 1974 (or any replacement legislation) or where the Indue Gold Cardholder has failed to comply with the Original Warranty;
- C3. any claim resulting from fraud or abuse, or any event that is intentionally caused by the Indue Gold Cardholder or a person acting with the Indue Gold Cardholder's consent;
- C4. boats, automobiles, motorboats, aeroplanes or any other motorised vehicles and/or their integral parts and installed accessories;
- C5. consequential loss or damage;
- C6. items with a purchase price more than A\$7,500;
- C7. items in respect of which the Original Warranty is for a period of more than four(4) years;
- C8. items purchased for resale or items which are used goods, damaged goods, seconds or shop-soiled goods at the time of purchase;
- C9. real estate or any associated fixtures and fittings;
- C10. items without the original manufacturer's serial number;
- C11. items used for, or intended to be used for, commercial, retail, property rental, or other business purposes;
- C12. normal wear and tear.

D. Limits of Liability

- D1. The maximum limit of liability available under this Insurance is A\$7,500 per annum per Indue Gold Cardholder in respect to any one Covered Product;
- D2. The Indue Gold Cardholder cannot receive more than the purchase price of the Covered Product recorded in the Eligible Indue Gold Card receipt;
- D3. The Insurer, at its sole option, may elect to:
 - (a) repair, rebuild or replace the Covered Product with a product of similar quality (whether wholly or in part), or
 - (b) pay cash for the Covered Product, not exceeding the original purchase price thereof and subject to the exclusions, terms and limits of liability as stated in this Insurance by notifying the Indue Gold Cardholder of its intention to do so within seven (7) Business Days following receipt of the required claim form.

E. Claims Procedures

- E1. The Indue Gold Cardholder must maintain and forward when requested copies of all relevant receipts and other documents requested by the Insurer or designated claims administrator in order to process a valid claim;
- E2. The Indue Gold Cardholder must notify the Insurer, by telephone on 1800 116 693 as soon as practicable after becoming aware of a Covered Breakdown but no later than thirty (30) calendar days after it has occurred. Failure to give such notice to the Insurer within thirty (30) calendar days may result in denial of the claim;
- E3. In addition to sub-clause 4.2, the Indue Gold Cardholder must, within thirty (30) calendar days from the date of notification of a Covered Breakdown complete, sign and return a claim report to the Insurer, Extended Warranty Claims Department at 549 St Kilda Road, Melbourne Victoria 3004;
- E4. The claim report completed by the Indue Gold Cardholder must include the original Indue Gold Card receipt

evidencing payment for the Covered Product with the Indue Gold Card, and a copy of the Original Warranty terms and conditions;

- E5. Prior to proceeding with any repair services, the Indue Gold Cardholder must notify and obtain approval from the Insurer;
- E6. The Insurer's payment made in good faith will discharge the Insurer in respect of the claim.

F. Subrogation

- F1. Following the Insurer's payment of a Indue Gold Cardholder claim in respect of a Covered Breakdown, the Insurer shall be subrogated to the extent of that payment, to all the rights and remedies of the Indue Gold Cardholder against any party in respect of the loss, and shall be entitled at its own expense to sue in the name of the Indue Gold Cardholder;
- F2. The Indue Gold Cardholder must give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies including the execution of all documents necessary to enable the Insurer to bring suit in the name of the Indue Gold Cardholder.

G. Benefit Indue Gold Cardholder Only

- G1. The Coverage extends only to Indue Gold Cardholders. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits of this Insurance. Indue Gold Cardholders cannot assign their benefits without the prior written approval of the Insurer.

H. Due Diligence

- H1. The Indue Gold Cardholder must use due diligence and do all things reasonably practicable to avoid a Covered Breakdown occurring in respect of a Covered Product. The Insurer will not unreasonably apply this provision to avoid claims under this Insurance.

I. False or Fraudulent Claims

11. If an Indue Gold Cardholder makes any claim knowing it to be false or fraudulent in any respect, that Indue Gold Cardholder will no longer be entitled to the benefits under this Insurance or to the payment of any claim made under this Insurance.

Indue Gold Card

Purchase Security Insurance

Purchase Security Insurance, a feature of Your Indue Gold Credit Card is ninety (90) days of insurance against loss, theft or accidental damage for new items You purchase with Your Eligible Indue Gold Credit Card. This document outlines the terms and conditions of Purchase Security Insurance. Read it and keep it handy, should You need to make a claim in the future.

Important matters You should know about

You are under no obligation to accept this Insurance. However, if You wish to make a claim under this Insurance, You will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this Insurance. Therefore please read this document carefully and keep it in a safe place. Please also keep all purchase receipts, detailed particulars and proof of any loss You suffer and proof of Your eligibility for this Insurance.

Excess

You will be required to pay the first A\$100 for each and every claim arising from any one event under this Insurance.

A. Definitions

Indue Gold Cardholder – means a person:

- (i) being a permanent Australian resident; and
- (ii) primarily (more than 75% of your time) living in Australia; and
- (iii) who has been issued an Eligible Indue Gold Credit Card.

This includes joint and additional cardholders. During the Period of Cover only one person is eligible to claim the benefits payable to an Indue Gold Cardholder and other persons covered under this Insurance would only be eligible as a Spouse or Dependent Child.

Eligible Indue Gold Credit Card – means a current and valid Indue Gold Credit Card issued by the Member Financial Institution for Eligible Indue Gold Credit Card Accounts. This does not include any non-gold cards which do not qualify for this Insurance.

Eligible Indue Gold Credit Card Account – means the current and valid Indue Gold Credit Card facility issued by the Member Financial Institution under a sponsorship arrangement with Indue and Visa International to which purchases made by Indue Gold Cardholders on Eligible Indue Gold Credit Cards are charged.

Goods – means brand new retail items of personal property which are paid for by an Indue Gold Card in full with an Eligible Indue Gold Credit Card.

Insurer means American Home Assurance Company, ABN 67 007 483 267 549.

Member Financial Institution – means the Credit Union, Building Society or other financial institution that has issued a gold credit card provided by Indue Limited ABN 97 087 822 464 and that is specifically referenced in the “Schedule of Member Financial Institutions”.

Insurance – means this Indue Gold Card Purchase Security Insurance document and the terms and conditions contained within this document.

Public Place – includes but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets, and any place to which the public has access.

Unattended – means, but is not limited to, when an item is not on Your person at the time of loss, left with a person other than Your travelling companion, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim, leaving it at a distance where You are unable to prevent it from being unlawfully taken.

Visa International - means Visa International Service Association ARBN 007 507 511.

We, Our, Us – means American Home Assurance Company, trading as AIG Australia, ABN 67 007 483 267.

You/Your/Insured Person – means an Indue Gold Cardholder, Spouse and Dependent Children that are travelling with an Indue Gold Cardholder.

B. Purchase Security Insurance

Terms and Conditions

- B1. The Goods are insured for ninety (90) consecutive days from the date of purchase in the event of loss, theft, or damage anywhere in the world.
- B2. Our liability shall not exceed :
- (a) the actual purchase price of the Goods which is paid for using an Eligible Indue Gold Credit Card;
 - (b) A\$2,000 per item;
 - (c) in respect of all claims in any twelve (12) month period, payments to any Indue Gold Cardholder shall, in aggregate, not exceed A\$100,000.
- B3. Where the insured item is part of a pair or set, the Indue Gold Cardholder will receive no more than the value (as described in B2 above) of the particular part or parts stolen, lost or damaged regardless of any special value that the item may have of such pair or set, nor more than the proportional part of an aggregate purchase price of such pair or set.
- B4. We, may, at our option, pay the reasonable costs to repair, rebuild, replace or reinstate damaged or stolen or lost goods, or pay cash for said Goods subject to B2 above and to the exclusions, terms and limits of liability as stated in this Insurance. Payment to the Indue Gold Cardholder for replacement or reinstatement of the Goods will mean that the original damaged Goods (whether in part or whole) become the property of the Insurer.
- B5. We shall not be liable to pay any claim under this Insurance resulting from:
- (a) war or war-like hostilities;

- (b) radioactive contamination;
- (c) damage caused by fire, atmospheric or climatic conditions, mould or fungus, insects, rodents or vermin;
- (d) normal wear and tear, or damage arising from inherent defect in the Goods including electrical or mechanical breakdown;
- (e) lawful confiscation by Police, Government Agencies, Courts or other empowered authorities;
- (f) fraud or illegal acts or abuse to or in respect of the Goods;
- (g) consequential loss or damage, punitive damages;
- (h) laundering of the product whether by washing, ironing or dry cleaning;
- (i) non receipt of any Goods or damage, loss or theft occurring while the Goods are being transported under a freight agreement, or by postal or courier services;
- (j) Goods being left Unattended in a Public Place, or in an unlocked car, or in an Unattended car overnight.

B7. We shall not be liable to pay any claim under this Insurance for theft or loss of or damage to:

- (a) jewellery and watches from baggage unless hand carried and under the personal supervision of the Indue Gold Cardholder or the Indue Gold Cardholder's travelling companion;
- (b) animals or plant life;
- (c) cash, bullion, negotiable instruments, travellers cheques, or tickets of any description;
- (d) Computer software or non-tangible items;
- (e) consumable or perishable items (including but not limited to food, drugs, cosmetics, fuel or oil);
- (f) motor vehicles, motor cycles or motor scooters, watercraft, aircraft and their integral parts and installed accessories;

- (g) Goods purchased for the purpose of re-supply or re-sale;
 - (h) Goods used in a commercial or professional setting including items or tools of trade or Profession;
 - (i) Goods which will or have become landlord's fixtures and fittings real estate and fixed or movable fixtures or fittings which are intended to or have formed part of any real estate;
 - (j) sporting equipment while being used;
 - (k) second-hand items including antiques.
- B8. We shall not pay any claim under this Insurance when such theft, loss or damage is procured by, at the instigation of, or deliberately caused by the Indue Gold Cardholder.
- B9. In the event of loss or damage to Goods giving rise to a claim under this Insurance, the Indue Gold Cardholder must:
- (a) notify us at our postal address shown on this Insurance no later than fifteen (15) calendar days from the date of loss. Loss Reports must be completed and returned within thirty (30) calendar days of receipt. Failure to report Your loss or to fully complete and submit the Loss Report within the times stated above may result in the denial of Your claim;
 - (b) maintain and forward when requested copies of all relevant receipts and other documents as well as detailed particulars and proof of Your loss as We may reasonably require;
 - (c) disclose to Us details of any other insurance cover under which the Indue Gold Cardholder is entitled to claim;
 - (d) retain damaged property Goods for inspection by Us or Our representatives;
 - (e) provide to us all necessary information and assistance to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which We shall or would become entitled

or subrogated upon Us making payment or making good any loss or damage under this Insurance;

- (f) give immediate written notice to the police of Goods lost or stolen or wilfully damaged and obtain a police report and /or crime number;

B10. The Indue Gold Cardholder must take all reasonable care to protect and maintain the goods insured under this Insurance against loss, theft or damage;

B11. The interest of the Indue Gold Cardholder under this Insurance may not be assigned or transferred in any way without our prior written consent.

To assist You with a claim, or for further information contact AIG Australia on our Nationwide Claim Network on 1800 116 693 (9am – 5pm EST during Weekdays).

Indue Gold Card

Transport Accident Insurance

Transport Accident Cover is a benefit offered to Indue Gold Cardholders. This cover provides certain accidental death and injury insurance for Indue Gold Cardholders who sustain an injury while riding as a passenger in (not as a pilot, driver or crewmember), or boarding or alighting from a plane, tourist bus, train or ferry as outlined in this document. In certain circumstances the benefits also extend to the Indue Gold Cardholder's Spouse provided they are travelling with the cardholder.

The cover provided however does not include benefits as prescribed under the Insurance Contracts Act 1984 and is only available when before the journey commenced the full cost of the Trip was charged to the Indue Gold Cardholder's Eligible Indue Gold Credit Card Account.

Important matters You should know about

You are under no obligation to accept this Insurance. However, if You wish to make a claim under this Insurance, You will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this Insurance. Therefore please read this document carefully and keep it in a safe place. Please also keep all purchase receipts, detailed particulars and proof of any loss You suffer and proof of Your eligibility for this Insurance.

A. Definitions

For the purposes of this cover:

Accident – means any sudden and unexpected physical force, which occurs on a Trip and causes an injury that is described in the "Schedule of Benefits".

Dependent Child(ren) – means

- (a) all unmarried children of an Indue Gold Cardholder under the age of 19 who live with the Indue Gold Cardholder, and

- (b) unmarried children of an Indue Gold Cardholder between the ages of 19 and 25 who are full time students attending an accredited institution of higher learning in Australia, and are dependent on the Indue Gold Cardholder for their maintenance and support and always live with the Indue Gold Cardholder when they are not attending the accredited institution of higher learning,

that are travelling with You on the Trip

Indue Gold Cardholder – means a person:

- (i) being a permanent Australian resident; and
- (ii) primarily (more than 75% of your time) living in Australia; and
- (iii) who has been issued an Eligible Indue Gold Credit Card.

This includes joint and additional cardholders. During the period of insurance only one person is eligible to claim the benefits payable to an Indue Gold Cardholder and other persons covered under this Insurance would only be eligible as a Spouse.

Eligible Indue Gold Credit Card – means a current and valid Indue Gold Credit Card issued by the Member Financial Institution for Eligible Gold Credit Card Accounts. This does not include any non-gold cards which do not qualify for this Insurance.

Eligible Indue Gold Credit Card Account – means the current and valid Indue Gold Credit Card facility issued by the Member Financial Institution under a sponsorship arrangement with Indue and Visa International to which purchases made by Indue Gold Cardholders on Eligible Indue Gold Credit Cards are charged.

Full Cost of Your Trip – means all charges, fees and/or taxes which have been paid in full for the plane, tourist bus, train or ferry tickets, prior to the commencement of the Trip.

Injury – means loss of life or bodily injury (but not an illness or sickness),

- (a) caused by an accident whilst this Insurance is in force, and
- (b) resulting independently of any other cause.

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

Insurance – means this Indue Gold Card Transport Accident Insurance document and the terms and conditions contained within this document.

Insurer – means American Home Assurance Company, trading as AIG Australia, ABN 67 007 483 267 549.

Member Financial Institution – means the Credit Union, Building Society or other financial institution that has issued a gold credit card provided by Indue Limited ABN 97 087 822 464 and that is specifically referenced in the “Schedule of Member Financial Institutions”.

Spouse – means a married or de facto partner with whom You have continuously cohabited for a period of three (3) consecutive months or more and who travels with You on the Trip.

Terrorist Act – means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts.

Terrorist Act shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Trip – means

- (a) A journey by the Indue Gold Cardholder as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, tourist bus, train or ferry registered pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire. Provided that before boarding any of the above transportation, the cost of the journey was charged to Your Eligible Indue Gold Credit Card Account, and

- (b) A journey by the Spouse as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, tourist bus, train or ferry registered pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire. Provided that before boarding any of the above transportation the Full Cost of Your Trip was charged to the Indue Gold Cardholder's Eligible Indue Gold Credit Card Account and they are accompanying the Indue Gold Cardholder who is on a Trip.

Visa International - means Visa International Service Association ARBN 007 507 511.

We, Our, Us – means American Home Assurance Company, trading as AIG Australia, ABN 67 007 483 267.

You and Your – means an Indue Gold Cardholder.

B. Terms and Conditions

The Benefits listed under the Schedule of Benefits will be paid if the Indue Gold Cardholder or Spouse suffers a loss as a result of an Injury suffered under the circumstances specified in points B1, B2, B3 or B4 as follows:

- B1. The Injury is sustained on a Trip while riding as a passenger or boarding or alighting from the plane, tourist bus, train or ferry;
- B2. The Injury is sustained while riding as a passenger in (not as a pilot, driver or crew member), or boarding, or alighting from a licensed taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided the Indue Gold Cardholder or Spouse are travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following the scheduled Trip;
- B3. When, by reason of an Accident specified in B1 or B2 above, an Indue Gold Cardholder or Spouse is unavoidably exposed to the elements and, as a result of such exposure, suffers an injury for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this Insurance;

- B4. If the body of the Indue Gold Cardholder or Spouse has not been found within one year of the date of his/her disappearance arising out of an Accident which would give rise to a loss as specified in B1, B2 or B3 above, it will be presumed that the Indue Gold Cardholder or Spouse suffered loss of life as a result of bodily injury caused by the accident at the time of his/her disappearance;
- B5. A benefit payable under the Insurance will be paid to the injured Indue Gold Cardholder or Spouse or, in the event of their death the benefit will be paid to their legal representative(s). In the event of an injury to a Dependent Child, the benefit will be paid to the Indue Gold Cardholder.

C. Exclusions

This Insurance does not cover any loss, fatal or non-fatal, caused by or resulting from:

- C1. Suicide or self-destruction, or any attempt at suicide or self-destruction, while sane or insane;
- C2. A hijack or war or war-like hostilities;
- C3. Any Terrorist Act;
- C4. Radioactive contamination;
- C5. Consequential loss or damage, punitive damages;
- C6. Travel purchased prior to the effective date noted on the cover of this booklet; or
- C7. An intentional or illegal or criminal act of:
- the Indue Gold Cardholder, or
 - a person acting on the Indue Gold Cardholder's behalf, or
 - the Indue Gold Cardholder's designated beneficiary, executor(s) or administrator(s) or legal heirs or personal legal representatives(s).

D. Schedule of Benefits

- D1. When an Accident results in any of the following Injuries within one year after the date of the Accident, We will pay the amount shown opposite the said Injury.
- D2. If more than one injury results from one Accident, only the Benefit Amount for the greater injury will be paid.

| Injury as defined resulting in: | Benefit Amount | |
|--|----------------|------------|
| | Cardholder | Spouse |
| Loss of Life | A\$100,000 | A \$30,000 |
| Loss of Both hands or both feet | A\$100,000 | A\$30,000 |
| Loss of One hand and one feet | A\$100,000 | A\$30,000 |
| Loss of Entire sight of both eyes | A\$100,000 | A\$30,000 |
| Loss of Entire sight of one eye and one hand or one foot | A\$50,000 | A\$20,000 |
| Loss of One hand or one foot | A\$50,000 | A\$20,000 |
| Loss of Entire sight of one eye | A\$50,000 | A\$20,000 |

E. Limits on what we pay:

- E1. The most We will pay in claims under this Insurance, resulting from one incident is A\$250,000 regardless of the number of Indue Gold Cardholders or Spouses who were injured in the incident.
- E2. This means that if as a result of one incident a number of Indue Gold Cardholders or Spouses were injured, We will pay each on a proportional basis (under the above schedule) up to a total of A\$250,000. Therefore, if for example eight (8) Indue Gold Cardholders lost their lives in the same incident, We would pay A\$31,250 to each of their legal representatives.

F. What to do in the event of a claim.

- F1. All claims should be advised to Us within ninety (90) days after the completion of Your Trip.
- F2. You must submit to Us all information We required in support of Your Claim, such as medical or Insurance reports, declaration, receipts, valuations or certified translations at Your own expense and co-operate with Us at all time.

The Code of Practice

AIG Australia is a signatory to the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, and it includes the following:

- When You lodge a claim We will tell You in plain language what information we need and how You should go about making Your claim.
- We will respond promptly to any request You make for assistance with Your claim and it will be considered and assessed promptly.

Dispute Resolution.

We have developed an internal procedure for the dispute resolution so that if at any time our products or services have not satisfied Your expectations You can contact Us. Our complaints and Disputes Resolution procedures will have Your complaint reviewed by management. You will have a response within fifteen (15) working days.

If You are still unhappy, You may take Your complaint, at no cost to You, to the Claims Review Panel Scheme run by Insurance Ombudsman Services Limited (IOS) This is an external dispute resolution panel, which can make decisions binding on us. Further information about IOS is available on request.

Privacy Consent and Disclosure.

American Home Assurance Company trading as AIG Australia, is a wholly owned subsidiary of the American International Group ("AIG"). AIG Australia has adopted the National Privacy Principles ("the NPPs"). The NPPs may apply to any personal information collected by AIG Australia.

Purpose of Collection.

AIG Australia collects information necessary to underwrite and administer this Indue Gold Card Insurance, to maintain and to improve customer service.

You have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with Your duty of disclosure or to provide certain information may result in AIG Australia declining cover, cancelling the Indue Gold Card Insurance or reducing that level of cover.

In the course of administering the Indue Gold Card Insurance we may disclose Your information to:

- (i) another member of the AIG group of companies either in Australia or overseas.
- (ii) contractors or third party providers providing services related to the administration of the Indue Gold Card Insurance.
- (iii) Indue and any member of the Credit Union involved in product planning and development.
- (iv) assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers in the event of a claim.

We will only disclose Your personal information to these parties for the primary purpose for which it was collected. In some circumstances AIG Australia is entitled to disclose Your personal information to third parties without Your authorisation such as to law enforcement agencies or government authorities. However, health information relating to You or any member of Your family will not be disclosed to these parties.

Access to Your information.

You may gain access to Your personal information by making a written request to AIG Australia.

In some circumstances, AIG Australia may deny access to Your personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful.

AIG Australia has also established an internal dispute resolution process for handling customer complaints and an access and correction procedure. Both procedures are generally free of charge however AIG Australia reserves the right to charge for access requests in limited circumstances.

If You feel You have a complaint about AIG Australia's Information Privacy Principles and require assistance in lodging a privacy complaint or You wish to gain access to the information, You may write to The Privacy Manager, AIG Australia, 549 St Kilda Road, Melbourne, or e-mail australia.privacy.manager@aig.com. Your complaint will be reviewed and You will be provided with a written response. If it cannot be resolved, Your complaint will be referred to AIG Australia's Internal Disputes Resolution Committee who will respond within fifteen (15) working days of receipt of Your complaint.

In either case the matter will be reviewed by a person or persons with appropriate authority to deal with the complaint. The Privacy Compliance Committee may refer a complaint to the Privacy Commissioner or another code adjudicator where it is more appropriate to do so. A person aggrieved by a determination made by the Privacy Compliance Committee may apply to the Privacy Commissioner for a review of the determination.

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