

# **Bendigo Credit Card Insurance**

**Qantas Business**

Terms & Conditions

16 July 2022

## Claims and enquiries

You can contact Allianz Global Assistance for claims and enquiries using the contact details below.

**Within Australia Phone:** 1300 889 828

Monday to Friday: 8am to 5pm AEST

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

## 24-Hour Emergency Assistance

### ALLIANZ GLOBAL ASSISTANCE

**Within Australia:** 1800 010 075

Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

## Changes to this booklet

The information in this booklet is correct and current as at the date on the cover however, from time to time it is subject to change. Any changes to terms and conditions related to insurance coverage will be communicated to you in writing. Any minor changes unrelated to insurance coverage will be published on Bendigo's website at

[www.bendigobank.com.au](http://www.bendigobank.com.au).

### THE INSURER IS

Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 Level 16, 10 Carrington St, Sydney, NSW 2000.

### THE GROUP POLICY IS ISSUED AND MANAGED BY

AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631, trading as Allianz Global Assistance, of Level 16, 310 Ann Street, Brisbane, QLD 4000.

## Contents

### Important Information about the Complimentary

#### Cover Available ..... 1

Introduction ..... 1

Allianz – the insurer ..... 1

Bendigo is not the issuer (insurer) of this cover ..... 2

Termination or variation of cover ..... 2

Other insurances ..... 2

Limitation of cover ..... 3

#### Allianz Global Assistance Privacy Notice ..... 4

#### Definitions ..... 6

#### Interstate Flight Inconvenience Insurance ..... 12

Part A - Eligibility for Cover ..... 12

Part B - Period of Cover ..... 12

Part C - Benefit Limits ..... 13

Part D - Excesses and General Exclusions ..... 13

Part E - The Cover Available ..... 16

#### Purchase Protection Insurance ..... 24

Part A - Eligibility for Cover ..... 24

Part B - Period of Cover ..... 24

Part C - Benefit Limits ..... 24

Part D - Excess and Exclusions ..... 25

Part E - The Cover Available ..... 26

#### Extended Warranty Insurance ..... 28

Part A - Eligibility for Cover ..... 28

Part B - Period of Cover ..... 28

Part C - Benefit Limits ..... 28

Part D - Excess and Exclusions ..... 29

Part E - The Cover Available ..... 30

#### Unauthorised Transaction Insurance ..... 31

Part A - Eligibility for Cover ..... 31

Part B - Period of Cover ..... 31

Part C - Benefit limits ..... 31

Part D - Excess & Exclusions ..... 31

Part E - The Cover Available ..... 32

<b>Claims.....</b>	<b>34</b>
How to make a claim .....	34
Depreciation.....	35
Claims are payable in Australian dollars .....	36
Recovery .....	36
You should not admit fault or liability.....	37
How GST may affect your claim.....	37
Fraud .....	37

<b>Complaints and Disputes.....</b>	<b>38</b>
-------------------------------------	-----------

<b>General Insurance Code of Practice.....</b>	<b>38</b>
--	-----------

## Important Information about the Complimentary Cover Available

### Introduction

This booklet describes the complimentary insurance benefits available to Bendigo Bank account holders under Unauthorised Transaction Insurance and Bendigo Bank cardholders under Interstate Flight Inconvenience Insurance, Purchase Protection Insurance and Extended Warranty Insurance. Cover applies to events occurring on or after 16 July, 2022. You are not covered for events occurring after termination of or the expiry of the period of the group policy. Bendigo will provide accountholders with details of any replacement cover.

### Allianz – the insurer

These covers are available under a group policy issued to Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879, of The Bendigo Centre, 12 Bath Lane, Bendigo, VIC 3550 (Bendigo Bank), by AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as Allianz Global Assistance of 310 Ann Street, Brisbane QLD 4000 (Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, Level 16, 10 Carrington St, Sydney, NSW 2000 (Allianz). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the group policy on behalf of Allianz.

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

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

**Please read this booklet carefully and keep it in a safe place.** Also please keep detailed particulars and proof of any loss including Bendigo card account statements showing any purchases.

## **Bendigo is not the issuer (insurer) of this cover**

Bendigo is not the issuer of these covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under these covers.

These benefits are available to the beneficiaries upon meeting the eligibility requirements under these covers. Neither Bendigo nor any of its related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or any of their related companies and Bendigo does not receive any commission or remuneration in relation to the insurance set out in this booklet.

## **Termination or variation of cover**

Bendigo or Allianz may terminate any one or all of the covers described in this booklet, and if so Bendigo 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. No cover is available for events occurring after the date of termination. Bendigo will provide accountholders with details of any replacement cover.

## **Other insurances**

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

If you make a claim under another insurance policy and you are not paid the full amount of the claim, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), the cover available to you under the group policy will make up the difference, to the extent of cover that applies, in accordance with the terms and conditions contained in this booklet.

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

## **Limitation of cover**

Irrespective of any other provision of the policy, we shall not be deemed to provide cover or be liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

## Allianz Global Assistance Privacy Notice

To offer or provide you with our insurance services, we, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance' and as agent for the insurer Allianz, collects, stores, uses, and discloses your personal information including sensitive information. The insurance cover arises from a group policy taken out between your bank (Bendigo) and Allianz and under which you are entitled to cover as a beneficiary when you meet the eligibility criteria set out in the group policy wording.

We usually collect your personal information directly from you, but sometimes from others depending upon the circumstances.

For example, when you make a claim for cover, we may collect your personal information from you, the group policy holder to check you have met eligibility requirements, your family members and travel companions, as well as from third parties that provide services including doctors, hospitals, airlines, travel and accommodation providers, your agents and representatives, our agents, and other service providers. We are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations, including the Privacy Act 1988. We collect your personal information to enable us to properly assess and manage your insurance claim, and to provide the services we have agreed to provide under the group policy. For example, we collect your name, address, date of birth, email address, and sometimes your medical information, 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 services and to manage your and our rights and obligations in connection with your claim. For instance, we use it to check, process, and finalise your insurance claim. We may also use it for product development, customer data analytics, research, IT systems maintenance and development, recovery against third parties, for the detection and investigation of fraud, and for other purposes with your consent or where permitted by law.

We do not use your personal or 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, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, your agents, your travel group leader if you travel in a group, your bank (Bendigo) 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.

When you provide personal information to us about other individuals, we rely on you to have first obtained the individual's consent, and to have made them aware of the matters set out in this Privacy Notice.

You may also seek access to your personal data and ask us to correct and update it. We will delete your personal data when we no longer need it for a legitimate purpose.

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: The Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email [DataPrivacyAU@allianz-assistance.com.au](mailto:DataPrivacyAU@allianz-assistance.com.au).

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001 if you have a complaint.

For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at [www.allianz-assistance.com.au](http://www.allianz-assistance.com.au) and click on the 'Privacy & Security' link in the footer.

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 services including the assessment and payment of any claims. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why.

## Definitions

There are some words in this booklet that have a special meaning. When the following words and phrases appear in this booklet they have the meanings given below. The use of the singular shall also include the use of the plural and vice versa.

Word	Meaning
<b>accident</b> <b>accidental</b> <b>accidentally</b>	a sudden, unforeseen and unintended event.
<b>accountholder</b>	a Bendigo customer, being an individual, business entity or company, who has entered into a card account with Bendigo and in whose name the card account was opened. The accountholder is the individual, business entity or company that has contractual obligations with Bendigo under the card account.
<b>Allianz</b>	Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.
<b>Allianz Global Assistance</b>	AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.
<b>Bendigo Bendigo Bank</b>	Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879.
<b>card account</b>	<ul style="list-style-type: none"> <li>A current and valid Qantas Business Credit Card facility provided by Bendigo to which purchases made by cardholders on a Qantas Business Credit Card are charged; or</li> <li>the primary account linked to a Qantas Business Credit Card to which a transaction is routed by any electronic funds transfer facility.</li> </ul>
<b>cardholder</b>	a person who permanently resides 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 Bendigo has issued a Qantas Business Credit Card.

<b>chronic</b>	a persistent and lasting condition. It may have a pattern of relapse and remission.
<b>concealed storage compartment</b>	a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a vehicle.
<b>covered breakdown</b>	the failure of a covered product to operate for the purpose for which it was designed, as a direct result of a breakdown or defect. This does not include where the breakdown or defect is covered by the terms of the manufacturer's warranty.
<b>covered item</b>	<p>an item acquired for personal, domestic, household or business use but excludes:</p> <ul style="list-style-type: none"> <li>items acquired for the purpose of sale or trade;</li> <li>animals or plant life;</li> <li>boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;</li> <li>computer software and other non-tangible items;</li> <li>cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;</li> <li>consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);</li> <li>manuscripts and books of account;</li> <li>second-hand items including works of art and antiques;</li> <li>items of contraband;</li> <li>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.</li> </ul>

<b>covered product</b>	a new domestic appliance product purchased in Australia that has a manufacturer's warranty of at least six months and of no more than four years. It does not include any other product.
<b>epidemic</b>	an infectious disease that rapidly spreads to a large number of people in a community, population or region.
<b>excess</b>	the deduction we will make from the amount otherwise payable for each claimable incident or event.
<b>financial default</b>	insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration or the happening of anything of a similar nature under the laws of any jurisdiction.
<b>home</b>	the place where you normally live in Australia.
<b>hospital</b>	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, or a place for the treatment of alcoholism, drug addiction or substance addiction.
<b>injure injured injury</b>	bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during the period of cover available and does not result from any illness, sickness or disease.
<b>interstate flight</b>	travel on a registered and scheduled commercial passenger airline from any Australian state or territory to another Australian state or territory.
<b>journey</b>	travel which begins when you leave home or your place of business to commence your travel and ends when you arrive back home.

**manufacturer's warranty** the manufacturer's written warranty, properly registered with the manufacturer, that is applicable and able to be fulfilled within Australia.

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

**medical expenses** reasonable expenses incurred for:

- medical, paramedical or surgical treatment and other treatment given or prescribed by a medical adviser; or
- ambulance or hospital charges; or
- dental treatment arising as a result of an injury.

**mental illness** any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (Used by clinicians and psychiatrists to diagnose psychiatric illnesses. Consult your medical advisor for more information).

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

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

**pandemic** an epidemic that spreads to multiple countries, continents, or worldwide.

**Qantas Business Credit Card** a current and valid Bendigo Bank issued Qantas Business Credit Card.

**quad bike** a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.

<b>reasonable</b>	<ul style="list-style-type: none"> <li>• for medical expenses, the standard level given in the country you are in not exceeding the level you would normally receive in Australia;</li> <li>• for other covered expenses, a level comparable to those you have booked for the rest of your journey; or</li> <li>• reasonable, having regard to the circumstances.</li> </ul>	<b>travel companion</b>	a person with whom you made arrangements before the journey began, to travel with you for at least 50% of the period of cover available for your journey. Travel companion does not include any other person.
<b>relative</b>	<ul style="list-style-type: none"> <li>• spouse, fiancé, fiancée;</li> <li>• parent, parent-in-law; step parent, guardian; grandparent;</li> <li>• child, grandchild, step child, foster child, ward;</li> <li>• brother, half brother, step brother, brother-in-law, sister, half sister, step sister, sister-in-law;</li> <li>• daughter-in-law, son-in-law; or</li> <li>• uncle, aunt, niece, nephew.</li> </ul> <p>Relative does not include any other person.</p>	<b>unauthorised transaction</b>	a Qantas Business Credit Card transaction which has been made by the cardholder but was not authorised in any way by the account holder and/or was outside the cardholder's authority to transact.
<b>rental vehicle</b>	a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency. Rental vehicle does not include any other vehicle irrespective of type or weight.	<b>valuables</b>	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.
<b>sick, sickness</b>	a medical condition (including a mental illness), not being an injury, the signs or symptoms of which first occur or manifest during the period of cover available.	<b>we, our, us</b>	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.
<b>sporting equipment</b>	equipment needed and used to participate in a particular sport and which can be carried about with you.	<b>you, your, yourself</b>	cardholder or account holder if they are eligible for the cover available.
<b>transportation</b>	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. Transportation does not include any other means of transport.		



# Interstate Flight Inconvenience Insurance

## Part A - Eligibility for Cover

### Who is eligible?

If you are a Bendigo Qantas Business Credit Card cardholder you are eligible for the cover available if the entire cost of the return interstate flight (excluding taxes and airport and travel agent charges) is charged to the cardholder's card account prior to commencing the journey.

## Part B - Period of Cover

The period of cover available under Section 1.1 Cancellation begins on the date you become eligible for cover by meeting the eligibility criteria set out in Part A - Eligibility for Cover.

Provided you meet the eligibility criteria set out in Part A - Eligibility for Cover, the period of cover available for all other insured events commences when you leave your home to start your journey or on the departure date shown on your interstate flight ticket, whichever is the later.

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

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

## Part C - Benefit Limits

The table below sets out the maximum limits of what we will pay under each section of Interstate Flight Inconvenience Insurance. All limits and sub-limits in the table are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Section	Limit
<b>1.1 Cancellation</b>	\$3,000 maximum total limit
<b>2.1 Flight Delay</b>	6 hours or more, up to a maximum of \$500
<b>3.1 Luggage</b>	Up to \$500 for each item, up to a maximum of \$1,250
<b>3.2 Luggage Delay</b>	12 hours or more up to a maximum of \$250
<b>4.1 Rental Vehicle Excess</b>	
<b>4.1.1a] Rental vehicle accident/theft</b>	Maximum total limit of up to the amount specified in your rental vehicle agreement or \$6,000, whichever is the lesser.
<b>4.1.1b] Return of rental vehicle due to incapacity</b>	Up to a maximum of \$750

## Part D - Excesses and General Exclusions

### Excesses – What you contribute to a claim

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

Section	Excess amount
<b>1.1 Cancellation</b>	\$200
<b>2.1 Flight Delay</b>	Nil
<b>3.1 Luggage</b>	\$200
<b>3.2 Luggage Delay</b>	Nil
<b>4.1 Rental Vehicle Excess</b>	\$250

## General Exclusions

The general exclusions below set out what is not covered. You should also read each section as they contain specific exclusions that may also apply. To the extent permitted by law, we do not cover you for any loss, damage or expense caused by, arising from or in any way related to:

1. your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
2. any pre-existing medical condition of yours, or of a relative, or of a travel companion;
3. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a medical adviser informs you that you are terminally ill;
4. your intentional self harm or your suicide or your attempted suicide;
5. your use of alcohol or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a medical adviser;
6. your travel in any air supported device other than as a passenger in:
  - a fully licensed aircraft operated by an airline or charter company; or
  - a regulated or licensed hot air balloon;
7. your participation in any dangerous activities or your exposure of 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 requiring the use of ropes and/or climbing equipment, racing (other than amateur racing on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang gliding, base jumping, bungy jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snowmobiling or any other similar activity;
  - any kind of 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; and
  - quad bike or motorcycle riding during your journey unless it involves you only driving a motorcycle, with an engine capacity of 200cc or less, for which you hold a valid motorcycle licence;
8. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
9. your participation as a crew member or pilot of any transportation;
10. the injury, illness or death of any person who is aged 76 years or over at the time you become eligible for cover under Interstate Flight Inconvenience Insurance;
11. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
12. your failure to take reasonable care;
13. any epidemic or pandemic;
14. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
15. a nuclear reaction or contamination from nuclear weapons or radioactivity;
16. 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;
17. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

## Part E - The Cover Available

### SECTION 1.1 CANCELLATION

#### 1.1.1 WHAT WE COVER:

If, after you have obtained your interstate flight ticket and up until the end of the period of cover available for your journey (where the claim is not covered elsewhere in this insurance) and because of circumstances that were not expected or intended by you and are outside your control then we will reimburse you:

- a] the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover available for your journey that you have paid in advance of cancellation and cannot recover in any other way (inclusive of travel agent's cancellation fees), up to the maximum total limit specified in Part C - Benefit Limits - 1.1 Cancellation; or
- 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 or obtained 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:
  - 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.
  - for vouchers, the face value of the voucher. If there is no face value on the voucher we will pay the market value.
- c] your reasonable costs of rescheduling your journey. The most we will pay for rescheduling your journey is the unrecoverable amount that would have been payable under 1.1.1 a] had your journey been cancelled. We will not pay a claim under 1.1.1 b] in addition to a claim under 1.1.1 a] for the same services/facilities.

#### CONDITIONS

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

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

If you think that you may have to cancel your journey or shorten your journey, you should tell us as soon as possible. For more information, refer to the Claims section or call the contact number shown on the inside front cover of this booklet.

If you fail to cancel your pre-arranged travel and accommodation arrangements and we are prejudiced by your delay or failure, we may reduce any amount payable by the amount of prejudice we have suffered.

#### 1.1.2 WHAT WE EXCLUDE

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

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

## SECTION 2.1 FLIGHT DELAY

### 2.1.1 WHAT WE COVER

If during the period of cover available for your journey, the departure of your interstate flight, is delayed for the period specified in Part C - Benefit Limits - 2.1 Flight Delay, due to circumstances outside your control and no alternative transport is provided by the carrier, we will reimburse the cost of your reasonable additional meal and accommodation expenses, up to the amount specified in Part C - Benefit Limits - 2.1 Flight Delay.

### 2.1.2 WHAT WE EXCLUDE

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

## SECTION 3.1 LUGGAGE

You must take all reasonable precautions to safeguard your covered items and your valuables. If you do not, we will not pay your claim. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not a travel companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your covered items or valuables).

This includes forgetting or misplacing any items, leaving them behind or walking away from them.

### 3.1.1 WHAT WE COVER

a] If, during the period of cover available for your journey, your covered items or valuables are stolen, accidentally damaged or are permanently lost, except when:

- left in a vehicle (see 3.1.1b]); or
- are valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (see 3.1.1c]); or
- is sporting equipment while in use (see 3.1.1d)).

The amount we will pay (acting reasonably) will be the lesser of:

- the depreciated value after allowing for age, wear and tear (see the Depreciation section for details);
- the original purchase price;
- the replacement cost; or
- the repair cost.

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

The maximum amount we will pay for any item is up to the item limit specified in Part C - Benefit Limits - 3.1 Luggage and the maximum total limit specified in Part C - Benefit Limits - 3.1 Luggage for all items combined.

A pair or related set of items, for example (but not limited to) a camera, lenses (attached or not), tripod and accessories are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

- b] Items specified in 3.1.1 a] that are left in a vehicle are only covered during daylight hours and must have been left in a concealed storage compartment of a locked vehicle, and in the event of theft forced entry must have been made. The most we will pay is up to the amount specified in Part C - Benefit Limits - 3.1 Luggage for each item stolen from a vehicle, and up to the total amount specified in Part C - Benefit Limits - 3.1 Luggage for all items stolen from a vehicle.
- c] No cover is available 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 journey. However, cover will be available for loss theft or accidental damage to tablets and mobile/smartphones (but not any other valuables) when (without prior notice) you are directed by the airline with whom you have a flight booking to place the tablet or mobile/smartphone into your checked in baggage or overhead cabin locker for the duration of your flight.
- d] No cover is available for sporting equipment while it is in use.

### CONDITIONS

If you make a claim, you will need to provide proof of your ownership and the value of your belongings. Examples of proof include receipts and/or valuations (e.g. receipt or valuation for jewellery).

If you cannot prove the value of the items, the most we will pay for each individual item is 10% of the limit shown for that type of item in the Part C - Benefit Limits - 3.1 Luggage.

We expect you to report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss or theft occurred.

You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you delay or fail to make a report and we are prejudiced by your delay or failure, we may be entitled to reduce your claim by the amount of prejudice we have suffered.

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

### 3.1.2 WHAT WE EXCLUDE

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

- a] the loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- b] the covered items or valuables were being sent unaccompanied by you or under a freight contract;
- c] the loss or damage arises from any process of cleaning, repair or alteration;
- d] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e] the covered item or valuable disappears in circumstances that cannot be explained to our reasonable satisfaction;
- f] your claim arises from a government authority confiscating, detaining or destroying anything;
- g] you do not take all reasonable precautions to safeguard your covered items or valuables. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:
  - at such a distance from you that you are unable to prevent them being taken; or
  - with a person who is not a travel companion or a relative (or if these persons fail to take all

reasonable precautions to safeguard your covered items or valuables).

This includes forgetting or misplacing any items, leaving them behind or walking away from them;

- h] the covered item or valuable has an inherent defect or an electrical or mechanical breakdown;
- i] the covered item or valuable is fragile or brittle or is an electrical component and is broken unless the breakage was caused by theft, fire or an accident involving a vehicle in which you were travelling; or
- j] the loss or damage arises from scratches occurring to lenses or screens of covered items or valuables however caused.

## SECTION 3.2 LUGGAGE DELAY

### 3.2.1 WHAT WE COVER

If during the period of cover available for your journey, any items of your baggage, clothing and personal valuables are delayed, misdirected or misplaced by the carrier for more than 12 consecutive hours, we will reimburse you for the reasonable costs you incur for you to purchase essential items of clothing or other personal items, up to the limit shown in Part C - Benefit Limits - 3.2 Luggage Delay.

### CONDITIONS

You will need to make reasonable efforts to obtain confirmation from the carrier who was responsible for your luggage and personal effects confirming that your items were delayed, misdirected or misplaced as this may be the easiest way to provide evidence of the delay.

We will deduct any amount we pay you under this section from any subsequent claim you make for lost clothing or personal items payable under Section 3.1 Luggage.

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

## SECTION 4.1 RENTAL VEHICLE EXCESS IN AUSTRALIA

Cover is only available under this section if your rental vehicle agreement specifies an amount that is payable in the event the rental vehicle is damaged or stolen while in your custody.

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

### 4.1.1 WHAT WE COVER

#### a] **Rental vehicle accident/theft**

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

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

then we will pay you the lesser of:

- property damage for which you are liable; or
- the amount specified that you must pay under your rental vehicle agreement; or
- the limit shown in Part C - Benefit Limits - 4.1 Rental Vehicle Excess.

#### b] **Return of rental vehicle due to incapacity**

If you are incapacitated during the period of cover for your journey by an event covered by this policy, and you are diagnosed by the treating medical adviser as unfit to return the rental vehicle to the nearest depot, we will pay up to the limit shown in Part C - Benefit Limits - 4.1 Rental Vehicle Excess for the cost of returning the rental vehicle.

## CONDITIONS

You will need to provide us with 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 amount specified in your rental vehicle agreement.

### 4.1.2 WHAT WE EXCLUDE

To the extent permitted by law, we will not pay for a claim that arises from, 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 amount payable specified in your rental vehicle agreement.

## Purchase Protection Insurance

### Part A - Eligibility for Cover

#### Who is eligible?

Cardholders are eligible for Purchase Protection Insurance for covered items or valuables:

- purchased anywhere in the world; or
- given as a gift to any permanent Australian resident,

provided the whole purchase price of the covered item is charged to the accountholder's card account.

### Part B - Period of Cover

Purchase Protection Insurance applies to covered items and valuables after the date that you take possession of the covered item or valuable when the full purchase price of the covered item or valuable is charged to the accountholder's card account. The following maximum period of cover is available for your covered items and valuables.

#### Period of Cover

90 consecutive days from the date you take possession of the covered item purchased on the Bendigo Qantas Business Credit Card

### Part C - Benefit Limits

The table sets out the maximum limits of what we will pay under Purchase Protection Insurance. All limits and sub-limits in the table below are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

#### Limit

Purchase price charged to card account limited to \$5,000 per claimable event. Maximum total limit for all claims in any 12 month period is \$25,000 per card account.

## Part D - Excess and Exclusions

### Excess – What you contribute to a claim

An excess of \$250 applies to each claim payable under Purchase Protection Insurance.

You must pay the excess amount for each claim made even if a number of claims are submitted on the one claim form.

### Exclusions

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 do not cover you for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

1. 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;
2. the covered items or valuables were being sent unaccompanied by you or under a freight contract;
3. the loss or damage arises from any process of cleaning, repair or alteration;
4. the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
5. the covered items or valuables disappear in circumstances that cannot be explained to our reasonable satisfaction;
6. your claim arises from a government authority confiscating, detaining or destroying anything;
7. you do not take all reasonable precautions to safeguard your covered items or valuables. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:
  - at such a distance from you that you are unable to prevent them being taken; or
  - with a person who is not a travel companion or a relative (or these persons fail to take all reasonable precautions to safeguard your covered items or valuables).

This includes forgetting or misplacing any items, leaving them behind or walking away from them;



8. the covered item or valuable has an electrical or mechanical breakdown.
9. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
10. a nuclear reaction or contamination from nuclear weapons or radioactivity;
11. 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;
12. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America;
13. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
14. your failure to take reasonable care.

## Part E - The Cover Available

You must take all reasonable precautions to safeguard your covered items and your valuables. If you do not, we will not pay your claim. For example, you will not be taking reasonable precautions if you leave your covered items or your valuables in a publicly accessible location:

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not a travel companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your covered items and your valuables).

This includes forgetting or misplacing any items, leaving them behind or walking away from them.

### WHAT WE COVER

If during the period of cover available, your covered item or valuable is stolen, accidentally damaged or permanently lost, except when:

- left in a vehicle; or

- are valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or
- is sporting equipment while in use,

we will pay the lesser of:

- a] the original purchase price charged to the accountholder's card account; or
- b] up to the limit per claimable event specified in Part C - Benefit Limits.

The most we will pay in any 12-month period in respect of any one card account is the maximum total limit specified in Part C - Benefit Limits.

### CONDITIONS

If you make a claim, you will need to provide proof of your ownership and the value of your belongings. Examples of proof include receipts and/or valuations (e.g. receipt or valuation for jewellery).

We expect you to report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss or theft occurred.

You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you delay or fail to make a report and we are prejudiced by your delay or failure, we may be entitled to reduce your claim by the amount of prejudice we have suffered.

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



## Extended Warranty Insurance

### Part A - Eligibility for Cover

#### Who is eligible?

Cardholders are eligible for Extended Warranty Insurance when the whole purchase price of the covered product is charged to the accountholder's card account. This Extended Warranty Insurance is not transferable.

### Part B - Period of Cover

Cover applies from the date the manufacturer's warranty expires and applies for the same period as the manufacturer's warranty for up to a maximum of one full year. However, there is no cover if the manufacturer's warranty exceeds four years.

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

Manufacturer's Warranty Period	Extended Warranty Period
6 months	6 months
1 to 4 years	1 year
Over 4 years	No cover

### Part C - Benefit Limits

The table sets out the maximum limits of what we will pay under Extended Warranty Insurance. All limits and sub-limits in the table below are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Limit
Purchase price charged to card account limited to \$5,000 per covered product up to a maximum total limit of \$25,000 per card account in any 12-month period.

## Part D - Excess and Exclusions

### Excess – What you contribute to a claim

An excess of \$250 applies to each claim payable under Extended Warranty Insurance.

You must pay the excess amount for each claim made even if a number of claims are submitted on the one claim form.

### Exclusions

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 do not cover you for any loss, damage or expense caused by, arising from, or in any way related to:

1. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
2. your failure to take reasonable care;
3. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
4. a nuclear reaction or contamination from nuclear weapons or radioactivity;
5. 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;
6. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

## Part E - The Cover Available

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

### WHAT WE COVER

If a covered product that you purchased and charged the whole purchase price of to the accountholder's card account, suffers a covered breakdown during the period of cover available after the manufacturer's warranty expires, we will reimburse you the lesser of:

- the original purchase price, or
- the repair cost; or
- the replacement cost; or
- the limit per covered product specified in Part C - Benefit Limits - Extended Warranty Insurance,

subject to the maximum total limit for any one card account in any 12 consecutive month period specified in Part C - Benefit Limits - Extended Warranty Insurance.

### CONDITIONS

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

You should take all reasonable care to protect and/or maintain your covered products.

You should obtain our approval before starting any repairs or replacement of any covered product that has suffered a covered breakdown.

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

## Unauthorised Transaction Insurance

### Part A - Eligibility for Cover

#### WHO IS ELIGIBLE?

Accountholders of a Bendigo Qantas Business Credit Card are eligible for the benefit of Unauthorised Transactions Insurance.

### Part B - Period of Cover

Unauthorised Transaction Insurance is available for the duration of the period that the accountholder's Bendigo Qantas Business Credit Card is current and valid.

### Part C - Benefit limits

The table below sets out the maximum limits of what we will pay under each section of Unauthorised Transaction Insurance. All limits and sub-limits in the table are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Limit
\$10,000 per individual cardholder with a maximum total limit of \$50,000 for all claims per accountholder in any 12 consecutive month period of cover.

### Part D - Excess & Exclusions

#### EXCESS – WHAT YOU CONTRIBUTE TO A CLAIM

No excess applies to any claim under Unauthorised Transaction Insurance.

#### Exclusions

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 do not cover you for any loss, damage or expense caused by, arising from, or in any way related to:

1. any indirect losses or consequential liability of any kind;
2. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to

the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America;

3. any illegal act committed by you or any person acting on your behalf;
4. any unauthorised transactions incurred by any director, partner, principal or owner of the accountholder, or the spouse/partner, son, daughter, father or mother of the said directors, partners, principals or owners of the accountholder;
5. any loss caused by an act of terrorism.

- cancel the cardholder's Bendigo Qantas Business Credit Card.

Subject to the claim being established and admitted by us, we will make payment to you of any unauthorised transaction amounts.

## Part E - The Cover Available

### WHAT WE COVER

If during the period of cover available an unauthorised transaction is incurred on the accountholder's Bendigo Qantas Business Credit Card by a cardholder, we will indemnify the accountholder for the loss they incur up to the limits specified in Part C - Benefit Limits.

### CONDITIONS

It is a condition of this insurance that you must take all reasonable steps to ensure your cardholders use their Bendigo Qantas Business Credit Card in accordance with your instructions and any authority you have given to the cardholder, including (but not limited to) the following:

- you must instruct your cardholders in writing of the limits of their authority to use their Bendigo Qantas Business Credit Card.
- When:
  - you no longer wish a cardholder to use their Bendigo Qantas Business Credit Card; or
  - the cardholder's employment is terminated or the cardholder resigns; or
  - you become aware or suspect that an unauthorised transaction had been transacted (e.g. when an unauthorised transaction shows on a statement) or is likely to be transacted by the cardholder,

you must:

- immediately communicate with the cardholder advising the cardholder that they are no longer authorised to use the Bendigo Qantas Business Credit Card; and

# Claims

## How to make a claim

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

First check that you are entitled to claim by reading the appropriate section in this booklet, especially Part D of that section, to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

Allianz Global Assistance administers the benefits available under the group policy. You should give Allianz Global Assistance notice of your claim as soon as possible.

In order to be sure that any expenses you claim are covered by the group policy you should always, when practicable, contact Allianz Global Assistance for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

You are not covered for any claim relating to an event occurring after the termination of, or the expiry of, the period of insurance specified in the group policy. Bendigo will provide you with details of any replacement cover.

Please contact Allianz Global Assistance by using the contact details listed on the inside front cover to make a claim.

Allianz Global Assistance will consider your claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification will be sent to you within 10 business days.

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

In particular:

- If you think that you may have to cancel your journey or shorten your journey, you should tell us as soon as

reasonably possible. Contact Allianz Global Assistance using the contact number shown inside the front cover of this booklet.

- For loss or theft of your covered items or valuables, you should report it as soon as possible to the police and obtain confirmation of your report. If you delay or fail to make a report, we may reduce or refuse your claim to the extent we are prejudiced by your delay or failure.
- 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 as soon as possible to an appropriate official and make reasonable efforts to obtain a written report, including any offer of settlement that they may make.

## Depreciation

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

- For toiletries and medication (including skin care, make-up, perfume, deodorant and aftershave) we will deduct 36% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For mobile phones, smart phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment we will deduct 21% of the purchase price for each year you have owned the item up to a maximum deduction of 60%;
- For clothing, footwear, luggage and books we will deduct 21% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 12% of the purchase price for each year you have owned the item up to a maximum deduction of 60%;
- For jewellery we will not make any deduction. Please note, watches are not considered jewellery and are included under other items below;
- For all other items we will deduct 15% of the purchase price for each year you have owned the item up to a maximum deduction of 60%.

**For example**, if you have a \$500 digital camera that was purchased 2 years before the date it was lost, we will depreciate the value of the digital camera by 21% per year, calculated as follows:

$$\$500 \times 21\% = \$105$$

$$2 \times \$105 = \$210$$

$$\$500 - \$210 = \$290$$

In settlement of your claim we would pay you \$290 for your lost digital camera.

## 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.

## Recovery

If we have a claim against someone in relation to the money we have to pay or we have paid under the group policy, you must take reasonable steps 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.

We may, at our discretion, undertake in your name and on your behalf, control and settle proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We will act reasonably having regard to your interests, and will keep you informed if you ask us to.

You are to assist and permit to be done, everything reasonably required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us paying your claim under this policy regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

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 your total loss 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.

## You should not admit fault or liability.

You should not admit that you are at fault, for any accident, incident or event causing a claim, and you must not offer or promise to pay any money, or become involved in legal action, without the approval of Allianz Global Assistance. If you do, we may reduce or refuse your claim to the extent we are prejudiced.

## How GST may affect your claim

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

## Fraud

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

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

## Complaints and Disputes

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. AFCA's contact details are:

The Australian Financial Complaints Authority

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

Phone: 1800 931 678

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

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the inside front cover.

## General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the inside front cover of this booklet. For more information on the Code Governance Committee (CGC) go to [www.insurancecode.org.au](http://www.insurancecode.org.au).

# Talk to us today

---

<b>In person</b>	At wyour nearest Bendigo Bank branch
------------------	---

---

<b>On the phone</b>	Call <b>1300 236 344</b>
---------------------	--------------------------

---

<b>Online</b>	At <a href="http://bendigobank.com.au">bendigobank.com.au</a>
---------------	---

---

<b>By mail</b>	The Bendigo Centre PO Box 480 Bendigo VIC 3552
----------------	--

---