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# Coles Platinum Mastercard® Complimentary Insurance Terms and Conditions

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Coles unsecured lending products. Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708 distributes Coles unsecured lending products on NAB's behalf under an agreement with NAB. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi"). Citi has agreed with NAB to provide transitional services in relation to the transferred business.

Effective 1 June 2022

## ENQUIRIES

- Additional copies of this booklet can be obtained by phoning 1300 306 397 or online at <http://www.coles.com.au/platinum-mastercard/insurance-terms>.
- For claims and/or general enquiries call **Allianz Global Assistance** on 1800 072 791, 8am-5pm (Sydney time), Monday to Friday and please make sure **you** have this booklet on hand when **you** phone. However, if **you** require personal advice, please see **your** general insurance adviser.

Claim forms can be found on the Allianz Global Assistance website – [claims.agaassistance.com.au](http://claims.agaassistance.com.au)

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# IMPORTANT INFORMATION ABOUT THE COVER PROVIDED

## Introduction

This booklet describes the complimentary insurance benefits provided by **Allianz**, which are available to **cardholders**. Cover applies to events occurring on or after 1 July 2019.

**You** are not covered for events occurring after termination of, or the expiry of the period of insurance specified in, the Group Policy. **NAB** will provide **you** with details of any replacement cover.

These covers are available under a Group Policy issued to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as Allianz Global Assistance of Level 16, 310 Ann Street, Brisbane, QLD 4000 ("**Allianz Global Assistance**") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, of Level 16, 10 Carrington Street, Sydney, NSW 2000 ("**Allianz**"). For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance** issues and manages the Group Policy on behalf of **Allianz**.

There is no obligation to accept any of these benefits. However, if a **cardholder** wishes to claim any of these benefits, they will be bound by the definitions, terms, conditions, exclusions and claims procedures contained in this booklet.

***PLEASE READ THIS BOOKLET CAREFULLY AND KEEP IT IN A SAFE PLACE.*** Also please keep detailed particulars and proof of any loss including the sales receipts and **card account** statements showing any purchases.

## Neither NAB, Citi nor Coles is the issuer (insurer) of these covers

Neither **NAB, Citi** nor **Coles** is the product issuer (insurer) of these covers and neither they nor any of their related corporations, guarantee or are liable to pay any of the benefits under these insurances.

Neither **NAB, Citi** nor **Coles** receive any commission or remuneration in relation to the covers set out in this booklet.

Neither **NAB, Citi** nor **Coles** nor any of their related corporations are Authorised Representatives of **Allianz, Allianz Global Assistance** or any of their related companies.

## Termination or Variation of Cover

**NAB** or **Allianz** may terminate or vary any one or all of the covers described in this booklet (including imposing an excess amount in the future), and if so **NAB** will notify account holders of the termination or change in writing. The existing cover will only apply to events occurring before the date of change or termination. No cover is provided for events occurring after the date of termination. **NAB** will provide you with details of any replacement cover.

## Other Insurances

The covers described in this booklet are provided for **your** benefit under a Group Policy entered into between **Allianz** and **NAB**. **NAB** 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).

If you are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a comprehensive travel insurance policy for **your overseas journey**), in

respect of the same loss as your claim under this Group Policy, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), **Allianz** is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover under this Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

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 provided 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.

## Sanctions

Notwithstanding any other terms, **we** shall not be deemed to provide coverage and **we** will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

## Privacy

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of our business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as "**Allianz Global Assistance**", and **our** agents and representatives, collect, store, use, and

disclose **your** personal information including sensitive information.

**We** usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide.

For example, **your** personal information may be collected from **your** family members and travel companions, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover.

**We** are the “data controller” and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where our activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like “cookies” when **you** visit **our** website such as **your** IP address and online preferences.

**We** use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary.

**We** may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law.

**We** do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

**Your** personal information may be disclosed to third parties (some of whom are data processors) who assist us to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, **overseas** data storage (including "cloud" storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**.

Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that



**we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**. Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** – see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice. **You** may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate.

**You** may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, Allianz Global

Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

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

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

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

## Definitions

Headings are for information only and do not affect interpretation.

The following key words have particular meaning in this booklet and the Group Policy and are highlighted in bold font. The use of defined words in the singular includes the plural and vice versa.

**accident/accidental/accidentally** means an unexpected event caused by something external and visible.

**account holder** means an individual, business entity or company, who has entered into a **card account** with **NAB** and in whose name the **card account** was opened. The account holder is the individual, business entity or company that has contractual obligations with **NAB** under the **card account**.

**Allianz** means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.

**Allianz Global Assistance** means AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.

**card account** means:

- a current and valid **card** facility provided by **NAB** to which purchases made by **cardholders** on a **card** are charged; or
- the primary account linked to a **card** to which a purchase is routed by any electronic funds transfer facility.

**card** means any of the following:

- “**Coles Platinum No Annual Fee Mastercard®**” means a current and valid Coles Platinum No Annual Fee Mastercard® issued by **NAB**, or its replacement. A card issued by **NAB** includes a card issued by a previous credit provider where **NAB** has taken an assignment of the underlying credit card contract.
- “**Coles Platinum Low Rate Mastercard®**” means a current and valid Coles Platinum Low Rate Mastercard® issued by **NAB**, or its replacement. A card issued by **NAB** includes a card issued by a previous credit provider where **NAB** has taken an assignment of the underlying credit card contract.
- “**Coles Platinum Rewards Mastercard®**” means a current and valid Coles Platinum Rewards Mastercard® issued by **NAB**, or its replacement. A card issued by **NAB** includes a card issued by a previous credit provider where **NAB** has taken an assignment of the underlying credit card contract.
- “**Coles Platinum Mastercard®**” means a current and valid Coles Platinum Mastercard® issued by **NAB**, or its replacement. A card issued by **NAB** includes a card issued by a

previous credit provider where **NAB** has taken an assignment of the underlying credit card contract.

**cardholder** means a person who has permanent residency in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency) to whom **NAB** has issued a **card**.

**Citi** means Citigroup Pty Limited (ABN 88 004 325 080), AFSL and Australian Credit Licence 238098.

**Coles** means Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708).

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

**covered breakdown** means the failure of a **covered item** to operate for the purpose for which it was designed, as a direct result of a breakdown or defect. This does not include where the breakdown or defect is covered by the terms of the **manufacturer's warranty**.

**covered item** includes **valuables** and means a new item purchased for personal, domestic or household use but excludes:

- items acquired for the purpose of sale or trade;
- items used by **you** for a business purpose;
- business owned or business related items;
- animals or plant life;
- boats, automobiles, motorboats, **motorcycles**, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading

cards, tickets of any description or travellers cheques;

- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- contact lenses or other optical or medical products;
- used or second-hand items (including works of art and antiques);
- items of contraband;
- real estate and any fixtures or fittings that are intended to form part of any real estate (except white goods).

**dependant** means **your** children, not in full-time employment who are aged 24 years or under at the time that their eligibility for cover is met.

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

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

**loss of** as used with reference to hand or foot means severance through or above the wrist or ankle joint.

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

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

**NAB** means National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686).

**overseas** means outside of Australia.

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

**relative** means grandparent, parent, parent-in-law, step parent, step parent-in-law, sister, step sister, sister-in-law, brother, step brother, brother-in-law, **spouse**, partner, fiancé(e), son, son-in-law, daughter, daughter-in-law, step child, foster child, grandchild, ward or guardian.

**spouse** means a **cardholder's** husband or wife and includes a de-facto or life partner (including same sex) with whom a cardholder has continuously lived for a period of three (3) months or more.

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

**trip** means an **overseas** passage by the **cardholder** and/or their **spouse** and/or **dependants** as paying passengers on a **conveyance**.

**unsupervised** means leaving your covered items:

- a] with a person who is not a **travelling companion** or who is not a **relative**; or
- b] with a person who is a **travelling companion** or who is a **relative** but who fails to keep **your covered items** under close supervision; or

- c] where they can be taken without **your** knowledge; or
- d] at such a distance from **you** that **you** are unable to prevent them being taken; and
- includes forgetting or misplacing items of **your covered items**, leaving them behind or walking away from them.

**valuables** means jewellery, watches, precious metals or semi precious stones/precious stones and items made of or containing precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

**we, our, us** means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as **Allianz Global Assistance**.

**you, your** and **yourself** means **cardholder**, except in *Transit Accident Insurance* where you, your and yourself also means **spouse** and/or **dependants**.

## **PART A – ELIGIBILITY & ACTIVATION OF COVER**

### **Transit Accident Insurance**

#### **Who is eligible?**

**Coles Platinum Mastercard® cardholders** are eligible for *Transit Accident Insurance* if the entire payment for the **trip** was charged to the **cardholder's card account**.

#### **Who else is eligible?**

If the **cardholder** is eligible for this insurance, the **cardholder's spouse** and/or **dependants** are also eligible for this insurance provided:

- a] each of them is travelling with the **cardholder** on the same itinerary for the entire **trip**; and
- b] the entire payment for their **trip** was charged to the **cardholder's card account**.

### **Dependant under the age of two years as at the date the trip commences**

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant** under the age of two (2) years as at the date the **trip** commences, is eligible for this *Transit Accident Insurance* provided the **dependant** is travelling with the **cardholder** for the entire **trip**.

### **Purchase Protection Insurance**

#### **Who is eligible?**

All **cardholders** are eligible for *Purchase Protection Insurance* for **covered items**:

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

provided part of the purchase price of the **covered items** is charged to the **cardholder's card account**.

### **Extended Warranty**

#### **Who is eligible?**

**Coles Platinum Mastercard® cardholders** are eligible for *Extended Warranty Insurance* when the whole purchase price of the **covered item** is charged to the **cardholder's card account**. This *Extended Warranty Insurance* is not transferable.



## PART B – PERIOD OF COVER

### Transit Accident Insurance

*Transit Accident Insurance* cover commences when **you** board **your conveyance** for **your trip** and ends (other than in the circumstances listed below) when **you** disembark from the **conveyance** at the end of **your trip**.

This also includes:

- a] when boarding or alighting, being when **you** physically get on or off a **conveyance**, at any airport, coach depot, railway station or dock during **your trip**; and
- b] whilst travelling as a passenger in a **conveyance** directly to or from any airport, coach depot, railway station or dock immediately before or after the scheduled **trip**.

Cover will end at the time any of the following occurs:

- **your card account** terminates; or
- **you** cease to be a resident of Australia; or
- **you** become bankrupt or enter into an arrangement with **your** creditors under the provisions of the Bankruptcy Act 1966 (Cth).

### Purchase Protection Insurance

*Purchase Protection Insurance* applies to **covered items** for ninety (90) days (other than in the circumstances listed below) after the date that the first part of the full purchase price (or the full purchase price) of the **covered item** is charged to **your card account**.

Cover will end at the time any of the following occurs during the ninety (90) days after the first part of the full purchase price (or the full purchase price) of **your covered item** was charged to **your card account**:

- **your card account** terminates; or
- **you** cease to be a resident of Australia; or
- **you** become bankrupt or enter into an arrangement with **your** creditors under the provisions of the Bankruptcy Act 1966 (Cth).

## Extended Warranty

*Extended Warranty Insurance* starts from the date the **manufacturer's warranty** expires and applies for the same period as the **manufacturer's warranty** for up to a maximum of twelve (12) months however, there is no cover if the **manufacturer's warranty** exceeds five years.

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

Registered warranty period	Extended warranty period
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 to 5 years	1 year
Over 5 years	No cover

Cover will end at the time any of the following occurs:

- **your card account** terminates; or
- **you** cease to be a resident of Australia; or
- **you** become bankrupt or enter into an arrangement with **your** creditors under the provisions of the Bankruptcy Act 1966 (Cth).

## PART C – TABLES OF BENEFITS

The covers available are outlined in Part E – The cover we provide and are subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Please read the entire booklet to ensure that the covers and benefits meet **your** requirements.

If **you** need advice in respect of **your** particular circumstances or needs please consult an appropriately licensed insurance adviser.

### Transit Accident Insurance

The table below sets out the amounts **we** will pay under *Transit Accident Insurance*. Eligible for Platinum Mastercard® cardholders.

Injury	Benefit amount		
	Cardholder	Spouse	Dependant
Death	\$125,000	\$125,000	\$125,000
<b>Loss of both hands and loss of both feet</b>	\$125,000	\$125,000	\$125,000
<b>Loss of the entire sight in both eyes</b>	\$125,000	\$125,000	\$125,000
<b>Loss of one hand and loss of one foot</b>	\$125,000	\$125,000	\$125,000

Injury	Benefit amount		
	Cardholder	Spouse	Dependant
Loss of the entire sight in one eye and <b>loss of</b> one hand and/ or <b>loss of</b> one foot	\$125,000	\$125,000	\$125,000
<b>Loss of</b> one hand or <b>loss of</b> one foot	\$62,500	\$62,500	\$62,500
Loss of the entire sight in one eye	\$62,500	\$62,500	\$62,500

## Purchase Protection Insurance

The table below sets out the maximum limits of what **we** will pay under *Purchase Protection Insurance*.

Card	Limit
All <b>Cards</b>	Proportionate amount of the purchase price charged to <b>card account</b> limited to \$10,000 per <b>covered item</b> or event except for jewellery and watches which are limited to \$3,000 per event. Maximum total limit of all claims in any twelve (12) month period is \$75,000.

## Extended Warranty

The table below sets out the maximum limits of what **we** will pay under *Extended Warranty Insurance*.

Card	Limit
<b>Coles Platinum Mastercard® Cards</b>	Purchase price charged to <b>card account</b> limited to \$20,000 per <b>covered item</b> up to a maximum total limit of \$20,000 in any twelve (12) month period.

## PART D – GENERAL EXCLUSIONS

### General Exclusions

The 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 will not pay if your claim arises from:

1. **your** participation as a crew member or pilot of any **conveyance**;
2. deliberate acts by **you** or any other person acting with **your** consent or under **your** direction intended to cause loss or damage;
3. **your** claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
4. **your** claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity;
5. **your** claim arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear; or

6. payment would violate any applicable trade or economic sanctions, law or regulation.

## PART E – THE COVER WE PROVIDE

### Transit Accident Insurance

#### WHAT WE COVER

If, during a **trip**; or

- a] while boarding or alighting (being when **you** physically get on or of) a **conveyance** at any airport, coach depot, railway station or dock during **your trip**; or
- b] while travelling as a passenger in a **conveyance** directly to or from any airport, coach depot, railway station, or dock immediately before or after **your** scheduled **trip**,

**you** suffer an **accident** that causes an **injury** listed in *Part C – Table of Benefits* within twelve (12) months of the **accident**, **we** will pay **you** the Benefit Amount specified for the **injury** listed in *Part C – Table of Benefits*, that you suffered.

In addition, if during a **trip**:

- c] **you** are unavoidably exposed to the elements and sustain an **injury** due to an **accident** which results in the disappearance, sinking or wrecking of the **conveyance** on which **you** were travelling; or
- d] **you** disappear due to an **accident** which results in the disappearance, sinking or wrecking of the **conveyance** on which **you** were travelling and your body has not been found within fifty-two (52) consecutive weeks after the date of such **accident**, it will be presumed, subject to there being no evidence to the contrary, that **you** died,

**we** will pay the applicable benefit amount listed in *Part C – Table of Benefits* to **you**, or to **your** estate in the case of **your** death.

If **you** suffer more than one **injury** as a result of the **accident we** will pay **you** no more than the specified amount for the most serious **injury** listed in *Part C – Table of Benefits* that **you** suffered.

## **WHAT WE EXCLUDE**

To the extent permitted by law **we** will not pay for any **injury** that results directly or indirectly from:

- a] any act of terrorism;
- b] hijack;
- c] **your** intentional self harm or **your** suicide or **your** attempted suicide; or
- d] any illegal act committed by **you** or any person acting on **your** behalf.

## **GROUP POLICY AGGREGATE LIMIT OF LIABILITY**

The Group Policy under which this cover is provided contains an aggregate (maximum) limit of liability for claims from all eligible **cardholders, spouses** and/or **dependants** arising from the one event.

The most **we** will pay under this section from one event (e.g. a bus crash) is \$1,875,000 regardless of the number of persons involved in the event who suffer **accidental injury**.

This means that if as a result of one event a number of **cardholders**, their **spouses** and/or **dependants** were **accidentally injured**, **we** will pay each on a proportional basis (using the amounts in the table above) up to a maximum combined total of \$1,875,000.

For example, if eight **cardholders**, five **spouses** and three **dependants** lost their lives in the same bus crash, **we** would pay to each of

their legal personal representatives benefits, calculated as follows:

Eight cardholders – \$1,000,000

Five **spouses** – \$625,000

Three **dependants** – \$375,000

Total benefit amount: \$2,000,000

**We** take the total aggregate exposure (\$1,875,000) and divide it by the total benefit amount (\$2,000,000) to determine the percentage (93.75%) to proportionally reduce.

In this case, the total benefits would work out to be:

Eight **cardholders** – \$937,500.00

Five **spouses** – \$585,937.50

Three **dependants** – \$351,562.50

Total benefit amount: \$1,875,000

## Purchase Protection Insurance

### WHAT WE COVER

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

- a] the **covered item** is stolen, **accidentally** damaged or permanently lost (except when left unattended in a motor vehicle) **we** will pay the lesser of:
- the part of the original purchase price charged to **your card account**; or
  - up to the limit specified in *PART C – TABLE OF BENEFITS*, per **covered item** except for jewellery or watches; or



- up to the amount specified per claim in *PART C – TABLE OF BENEFITS*, in respect of jewellery and watches;

However, if a set of items is purchased and part of the set is stolen, **accidentally** damaged or permanently lost **we** will only pay up to an amount of the purchase price proportionate to the item stolen, **accidentally** damaged or permanently lost.

The most **we** will pay in any twelve (12) month period in respect of any one **card account** is the amount specified in *PART C – TABLE OF BENEFITS*.

- b] No cover is provided for **covered items** (including **valuables**) stolen or **accidentally** damaged when left unattended in an unlocked motor vehicle or when left in a motor vehicle outside of daylight hours.
- c] No cover is provided for **valuables** left unattended in a motor vehicle at any time.

The most **we** will pay in any twelve (12) month period in respect of any one **card account** is the amount specified in *PART C – TABLE OF BENEFITS*.

## CONDITIONS

**You** must report the loss, theft or misplacement of a **covered item** within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement to.

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 **your** cover.

## WHAT WE EXCLUDE

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

- a] the loss arises from the disappearance of **covered items** in circumstances that cannot be explained to **our** reasonable satisfaction;
- b] the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- c] the loss or damage arises while the **covered items** are being sent unaccompanied by **you** or under a freight contract;
- d] the loss or damage arises from any process of cleaning, repair, alteration or maintenance;
- e] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f] the loss or damage arises from the action of **your** pets or other pets in **your** household;
- g] **your** claim arises from a government authority confiscating, detaining or destroying anything;
- h] the **covered items** were left **unsupervised** in a **public place**;
- i] the **covered items** have an electrical or mechanical breakdown.

## Extended Warranty Insurance

**Your covered items** 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 items** and does not change those rights or remedies.

## WHAT WE COVER

If a **covered item** that **you** purchased and charged the whole purchase price of to **your card account**, suffers a **covered breakdown** after the **manufacturer's warranty** expires **we** will reimburse **you** the lesser of:

- the repair cost;
- the replacement cost;
- the amount it would cost **us** to repair or replace the **covered item(s)** allowing for any trade discounts **we** are entitled to;
- the original purchase price limited to a proportionate part of the original purchase price, if the **covered item** claimed for is part of a set,

subject to the limit per **covered item** and maximum total limit for any one **card account** in any twelve month period specified in *Part C – Table of Benefits – Extended Warranty Insurance*.

## WHAT WE EXCLUDE

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

- a] for loss or damage arising out of flood; or
- b] if the **covered item** does not bear a manufacturer's unique identification serial number.

## Claims

*Please do not contact Coles, NAB or Citi in the event of a claim.*

First check that **you** are covered by reading the appropriate section in this booklet and *Part D –*

*General Exclusions* to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

## How to make a claim

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

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

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

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

## Claims are payable in Australian dollars

**We** will pay all claims in Australian dollars. **We** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense. Payment will be made by direct credit to a bank account nominated by **you**.

## You must not admit fault or liability

**You** must not admit that **you** are at fault, for any **accident**, incident or event causing a claim, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

## Subrogation

If we have a claim against someone in relation to the money **we** have to pay or **we** have paid, **you** must do everything **you** can to help **us** do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

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

## Recovery

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

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

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**.

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

## How GST may affect your claim

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

## Fraud

When making a claim **you** have a responsibility to assist **us** and to act in an honest and truthful 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 Coles and **NAB** will be informed of the situation and **you** may no longer be eligible for the cover described in this booklet.

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud.

**You** can help by reporting insurance fraud by calling **Allianz Global Assistance** on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

## Complaints & disputes

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

If **you** have a complaint or dispute in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details on the inside front cover of this booklet, or put the complaint in writing and send it to:

The Dispute Resolution Department, PO Box 162,  
Toowong, Queensland 4066.

We will attempt to resolve the matter in accordance with our Internal Dispute Resolution procedures. To obtain a copy of our procedures, please contact us.

A complaint can be referred to the Australian Financial Complaints Authority (**AFCA**), subject to its rules. The **AFCA** provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its rules. The contact details for the **AFCA** are:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne Victoria 3001

Phone: 1 800 931 678

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

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

## General Insurance Code of Practice

**Allianz** and **Allianz Global Assistance** proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry.

**You** can obtain more information on the Code and how it assists **you** by contacting **Allianz Global Assistance** using the contact details on the inside front cover of this booklet, or by visiting [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

You can download a claim form  
24 hours a day at:

**[claims.agaassistance.com.au](https://claims.agaassistance.com.au)**

or phone **1800 072 791**

8am-5pm (Sydney time),

Monday to Friday

(excluding public holidays)

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