Coles Platinum Mastercard® Complimentary Insurance

POLICY INFORMATION BOOKLET

Effective 8 September 2025

Coles Credit Cards are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708. Our/us/we/Coles Credit Cards Team means NAB.

Mastercard® is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated

colescreditcards

CONTACT ALLIANZ GLOBAL ASSISTANCE

Claims & Enquiries

Access claim forms 24 hours a day, 7 days a week at:
claims.agaassistance.com.au

Phone 1800 072 791 (within Australia)

Enquiries
Monday to Friday 8.00am to 7.00pm AEST

Claims
Monday to Friday 8.30am to 5.00pm AEST

Email cardclaims@allianz-assistance.com.au

The Group Policy insurer is:

Allianz Australia Insurance Limited (Allianz)
ABN 15 000 122 850, AFSL 234708 of
Level 16, 10 Carrington Street, 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.

CHANGES TO THIS BOOKLET

The information in this booklet is subject to change from time to time and is correct and current as at the date on the cover. The Termination or Variation of Cover clause on page 7 sets out the notice NAB will provide to you when changes are made to the terms and conditions related to the insurance cover available to you or where the policy is terminated. A new Policy Information Booklet reflecting the changes will be made available on Coles' website.

Coles Credit Cards are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708.

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IMPORTANT INFORMATION ABOUT THE COMPLIMENTARY COVERS AVAILABLE

Introduction

This booklet describes the complimentary insurance benefits provided by Allianz Australia Insurance Limited (Allianz), which are available to cardholders and other eligible beneficiaries. Cover applies to events occurring on or after 8 September 2025. You are not covered for events occurring after termination of or the expiry of the period of the Group Policy. NAB will provide accountholders with details of any replacement cover.

Allianz – the insurer

These covers are available under a Group Policy issued to NAB 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 (Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 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.

The covers described in this booklet are available for your benefit under a Group Policy entered into between Allianz Global Assistance on behalf of Allianz and NAB. NAB is the Group 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, exclusions, limits, applicable sub-limits 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. Examples may include sales receipts and card account statements showing any purchases.

Neither NAB nor Coles is the issuer (insurer) of the covers

Neither NAB nor Coles is the 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 the covers available.

These benefits are available to the beneficiaries upon meeting the eligibility under these covers.

Neither NAB nor Coles nor any of its related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or their related companies and NAB or Coles do not receive any commission or remuneration in relation to the insurance set out in this booklet.

Termination or variation of cover

NAB or Allianz may terminate or agree to vary the terms, conditions and cover available to cardholders under the Group Policy as set out in this booklet. If this occurs, NAB will give the accountholder at least 30 days' written notice before the termination or change takes effect.

NAB may give less notice, or publish the notice on Coles' website if:

- there is a minor change with no effect to the cardholders' cover or eligibility criteria (e.g. change of contact details);
- the variation is favourable to the cardholder (in which case NAB will take reasonable steps to provide written notice as soon as reasonably possible); or
- NAB and Allianz is reasonably required to act quickly to change the terms of the Group Policy to manage a material and immediate risk arising from:

  a) a potential or actual breach of any law; or

  b) a proposed change in, or interpretation of, a law or any decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service, regulatory or other similar body.

  A risk will be considered material and immediate if to protect NAB's and/or Allianz' legitimate business interests, NAB and/or Allianz are required to act quickly to change the terms, conditions and/or cover, or terminate the cover, as set out in this booklet.

Where there is a termination or change to the terms, conditions and/or cover as set out in this booklet, the existing terms, conditions and/or cover will only apply to events occurring before the date of the change or termination.

Where the Group Policy is terminated, no cover is available for events occurring after the date of termination. NAB will provide accountholders with details of any replacement cover and its relevant effective date.

Other Insurances

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 you purchased separately 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 made available 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 made 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.

Should we make payment to you for the full amount of the claim, we may seek contribution from your other insurer. In such circumstances, you must give us any information that we reasonably require to help us make a contribution claim from the other insurer.

Limitation of cover

Regardless of anything contained in this Policy to the contrary, we shall not be liable to provide any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following:

United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

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 NAB 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, the 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.

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**.

You can also contact the Privacy Commissioner at **Office of The Australian Information Commissioner** if you have a complaint.

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

accident/accidental/accidentally means a sudden, unforeseen and unintended event.

accountholder means a Coles customer, being 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 accountholder 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 means any of the following Coles credit cards:

- a current and valid Coles No Annual Fee Platinum Mastercard issued by NAB;
- a current and valid Coles Low Rate Platinum Mastercard issued by NAB; or
- a current and valid Coles Rewards Platinum Mastercard issued by NAB.

card account means:

- a current and valid card facility provided by NAB to which purchases made by cardholders are charged; or

- the primary account linked to a card issued by NAB to which a transaction is routed by any electronic funds transfer facility.

cardholder means a person who 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 NAB has issued a card (this includes primary and additional cardholders).

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

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

covered item means an item acquired for personal, domestic or household use but excludes:

- items acquired for the purpose of sale or trade;
- animals or plant life;
- boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- computer software and other non-tangible items;
- cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);

- manuscripts and books of account;
- second-hand items including works of art and antiques;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dishwashers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any residence or real estate.

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

Group Policy means an insurance policy on the terms and conditions set out in this booklet, issued by Allianz Global Assistance on behalf of the Insurer Allianz, under which the Insurer does, by operation of section 48 of the Insurance Contracts Act, provide insurance cover benefits for holders of a NAB issued credit card as third party beneficiaries (as that term is defined in the Insurance Contracts Act).

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

NAB means National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686 of Level 28, 395 Bourke Street, Melbourne, VIC 3000.

proof of your ownership and value means receipts, invoices, valuations, and other documents directly showing ownership and value. Where direct proof of ownership or valuation is not reasonably available to the insured and depending upon the value and nature of the claim, it can include statutory declarations or other information which show the insured is most likely the owner.

reasonable means

- for situations where we ask you to do something such as to assist us, or to provide documents or information, or to take reasonable care or to make reasonable efforts – to the extent that is practically achievable by you and within your control or ability using ordinary efforts;
- for legal costs or expenses – the usual or normal legal costs and expenses incurred in defending or settling a claim, including engaging a mid-tier firm of lawyers, their reasonable disbursements etc, not extravagant;
- for conduct, acts or knowledge of 'a reasonable person' – what would be expected of an average person in the circumstances having regard to common community standards and fairness, and achievable by the insured through normal endeavours;
- for any other circumstances – what is reasonable in the circumstances, having regard to common community standards, and fairness.

sporting equipment means equipment needed and used to participate in a particular sport and which can be carried about with you.

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 accountholder, cardholder, spouse or dependants if they are eligible for the cover available.

PURCHASE PROTECTION INSURANCE

Not all insurance covers are available for all cards and different conditions may also apply depending on your card type, so please refer to each Part of this Policy Information Booklet to determine the complimentary insurance benefits that may be available to you.

PART A – ELIGIBILITY FOR COVER

Who is eligible?

Coles No Annual Fee Platinum Mastercard, Coles Low Rate Platinum Mastercard and Coles Rewards Platinum Mastercard cardholders are eligible for Purchase Protection Insurance for covered items or valuables:

- purchased anywhere in the world; or
- purchased and 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 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 for purchases made with a Coles No Annual Fee Platinum Mastercard, Coles Low Rate Platinum Mastercard and Coles Rewards Platinum Mastercard.

PART C – BENEFIT LIMITS

The table below 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, exclusions, limits and sub-limits.

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

Limit
Purchase price charged to card account except for jewellery, watches and new works of art which are limited to $5,000 per claim. Maximum total limit for all claims in any twelve (12) consecutive month period is $200,000 per card account.

PART D – EXCESS & EXCLUSIONS

Excess

No excess applies to any claim under Purchase Protection 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 or arising from:

1. the loss, theft or damage 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, ride share or bus;
2. covered items or valuables being sent unaccompanied by you or under a freight contract;
3. loss or damage arising from any process of cleaning, repair or alteration;
4. loss or damage arising from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
5. the disappearance of covered items or valuables in circumstances that cannot be reasonably explained;
6. your claim arising from a government authority confiscating, detaining or destroying anything;
7. you not taking 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 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 having 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 any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction;
13. your failure to take reasonable care;
14. the covered items were sporting equipment that were damaged during use;
15. the covered items were valuables that were checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (including any loss from the point of check in until collection by you from the baggage

carousel or collection area at the end of your flight, voyage or trip);

16. the covered items or valuables were left in a motor vehicle.

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 we will pay you the lesser of:

a) the original purchase price charged to the accountholder's card account up to the limit specified in Part C – Benefit Limits; or

b) the limit per claim specified in Part C – Benefit Limits for jewellery, watches and new works of art.

The most we will pay for all claims in any 12 month period is the maximum total limit specified in Part C – Benefit Limits.

Conditions

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

As soon as reasonably practical, you should 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 unreasonably delay or fail to make a report and we are prejudiced by your delay or failure, we may reduce the amount payable for your claim to the extent we are prejudiced.

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 cover available.

EXTENDED WARRANTY INSURANCE

Not all insurance covers are available for all cards and different conditions may also apply depending on your card type, so please refer to each Part of this Policy Information Booklet to determine the complimentary insurance benefits that may be available to you.

PART A – ELIGIBILITY FOR COVER

Who is eligible?

Coles No Annual Fee Platinum Mastercard, Coles Low Rate Platinum Mastercard and Coles Rewards Platinum Mastercard cardholders are eligible for Extended Warranty Insurance when the whole purchase price of the covered item is charged to the accountholder's card account. This Extended Warranty Insurance is not transferable to any other person.

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

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 five years.

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

Manufacturer's Warranty Period	Extended warranty
6 months	6 months
1 year	1 year
1 to 5 years	1 year
Over 5 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, exclusions, limits and sub-limits.

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

Limit
Purchase price charged to card account limited to $10,000 per covered item up to a maximum total limit of $40,000 per card account in any 12 month period.

PART D – EXCESS & EXCLUSIONS

Excess

No excess applies to any claim payable under Extended Warranty 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 or arising from:

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; or
6. providing any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

PART E – THE COVER AVAILABLE

Your covered item 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 item and does not change those rights or remedies.

What we cover

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

- the original purchase price; or
- the repair cost; or
- the replacement cost; or
- the limit per covered item specified in Part C – Benefit Limits,

subject to the maximum total limit per card account in any 12 consecutive month period as specified in Part C – Benefit Limits.

Conditions

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

You must take all reasonable care to protect and/or maintain your covered items.

You should obtain our approval before starting any repairs or replacement of any covered item that has suffered a covered breakdown. If you do not, we may reduce the amount payable for your claim to the extent we are prejudiced. Please contact Allianz Global Assistance for approval of these costs.

CLAIMS

How to make a claim

Please do not contact Coles or NAB 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 any applicable terms, conditions, exclusions, limits and sub-limits.

Allianz Global Assistance administers the benefits available under the Group Policy. You should give Allianz Global Assistance notice of your claim as soon as reasonably possible.

In order to be sure that any expenses you claim are covered by the Group Policy you should always, when reasonably practicable, contact Allianz Global Assistance for approval before you incur expenses you wish to claim. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced.

You are not covered for any claim made 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.

You can obtain claim forms and information on how to make a claim at:
claims.agaassistance.com.au

Allianz Global Assistance will consider your claim within 10 business days of receiving a completed claim form and all reasonably requested documentation. If we 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 may reduce the amount payable for your claim to the extent we are prejudiced.

You should take all reasonable steps to 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 take all reasonable steps to co-operate in relation to providing supporting evidence and such other information that may reasonably be required.

In particular:

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

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, 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 take reasonable steps to inform us of such third party.

When making a claim you should tell us about any other insurance under which you are or might be able to claim.

If you can claim from another insurer and we also pay you in respect of the same insured event, then you will be required to refund to us the amount we paid if the other insurer also pays you. You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

If during the period of cover made available, you suffer a loss which is not fully covered by the Group Policy, we may offer to attempt to recover your uninsured loss for you.

You may specifically ask us to recover this for you however, we have no obligation to do so. You will need to give us documents supporting your loss. Before we include any uninsured loss in a recovery action we will also ask you to agree to the basis on which we will handle your uninsured recovery action. You may need to contribute to legal costs in some circumstances.

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 the Group Policy.
3. To you, your uninsured loss.
4. To you, your excess.

Once we pay your total loss we will pay you the balance of any 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.

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.

COMPLAINTS & 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
Phone: 1800 931 678
Email: 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**.

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