

**AMERICAN EXPRESS® GOLD CORPORATE CARD BUSINESS TRAVEL ACCIDENT INSURANCE****Product Disclosure Statement****Important Information about this Cover**

This Product Disclosure Statement (PDS) sets out important information on the Accidental Death and Dismemberment Cover, Travel Inconvenience Cover, Accidental Medical Expenses Extension Cover and Baggage and Personal Possessions Extension Cover to which certain Covered Persons, as defined in this PDS, get automatic access at no additional cost.

Please read this PDS carefully as it explains the nature of the arrangement and its relevant benefits and risks.

American Express International, Inc. (ABN 15 000 618 208, AFS Licence Number 237996) of 12 Shelley Street, Sydney 2000 ('American Express') holds a Master Policy (policy number 09AMEXAGCC, the 'Master Policy') with the insurer Chubb Insurance Australia Limited, (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000 Australia ('Chubb'). Under this Master Policy, Covered Persons, as defined, get automatic access to the benefits detailed in this PDS (subject to the relevant terms and conditions specified) provided by Chubb as the insurer. You are not charged by Chubb for this benefit and can access the benefit if you are a Covered Person as set out in the Definitions. This is pursuant to a statutory right under section 48 of the Insurance Contracts Act 1984 (Cth). American Express is not the insurer, does not guarantee or hold this right on trust for a Covered Person and does not act on behalf of Chubb. Neither American Express nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001 (Cth) (the 'Act')) of Chubb or any of its related companies.

There is no obligation to accept any of the benefits of this cover. However, if a Covered Person wishes to make a claim under the cover provided in this section, they will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this PDS. Therefore, please read this PDS carefully and keep it in a safe place.

Please keep detailed particulars and proof of any loss including, but not limited to, the sales receipt and credit card account statement showing any purchases made. Chubb can be contacted as follows:

Chubb Insurance Australia Limited	(ABN 23 001 642 020, AFS Licence No. 239687)
Address:	Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000 Australia
Postal Address:	PO Box 4065, Sydney NSW 2001
Telephone:	1800 815 675
Facsimile:	(02) 9335 3467

This PDS is effective from 31 January 2017.

Updating this Product Disclosure Statement

Information in this PDS may be updated where necessary. A paper copy of any updated information is available to a Covered Person at no cost by calling Chubb or American Express. Chubb will issue a new PDS or a supplementary PDS, where the update is to rectify a misleading or deceptive statement or an omission.

Benefits and Scope of Cover

The terms of cover set out below under each part describe the benefits provided to a Covered Person pursuant to the Master Policy and the terms and conditions which apply.

By way of summary only, a Covered Person is, from the time they become a Covered Person until the time access to the benefit terminates (see below), entitled to cover for:

- specified benefits arising from certain accidental bodily injury that occurs in specified circumstances (see the Accidental Death and Dismemberment Cover part for details); and
- specified benefits arising from certain events causing travel inconvenience (see the Travel Inconvenience Cover part for details); and
- specified benefits arising from certain events resulting in medical expenses (see the Accidental Medical Expenses Extension Cover part for details); and
- specified benefits arising from certain events causing loss of baggage and possessions (see the Baggage and Personal Possessions Extension Cover part for details), up to the amounts and limits specified for the relevant cover.

Termination

Cover will terminate at the earlier of the following:

- cancellation of a member's American Express Gold Corporate Card; or
- termination of the Master Policy.

The cover provided is subject to any endorsements and/or amendments to the Master Policy from time to time.

This PDS replaces and supersedes any certificates that have been previously issued or details of terms of cover for the Master Policy provided prior to the preparation date on the front page of this PDS.

Definitions

The following definitions apply to the Accidental Death and Dismemberment Cover, Travel Inconvenience Cover, Accidental Medical Expenses Extension Cover and Personal Baggage and Possessions Extension Cover.

'**Accident**' means an unexpected event which causes Bodily Injury and shall also include exposure resulting from a mishap on a Common Carrier Conveyance in which the Covered Person is travelling.

'**Bodily Injury**' means physical injury which:

- (a) is caused by an Accident; and
- (b) occurs solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury; and
- (c) occasions the death or dismemberment within three hundred and sixty-five (365) days from the date of the Accident.

'**Business Trip**' means a bona fide business trip on assignment by, or at the direction of, the Sponsoring Organisation for the purpose of furthering the business of the Sponsoring Organisation; but shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations.

'**Common Carrier Conveyance**' means an air, land or water vehicle (other than a rental vehicle) licensed to carry passengers for hire.

'**Covered Persons**' are:

- (a) All Gold Corporate Cardmembers whose Transportation Costs are charged to Gold Corporate Cards, including Meeting and Events Cards, issued by American Express Travel Related Services Company, Inc. its subsidiaries, affiliates and licensees (American Express), as long as the Card is billed in Australia and who are officers, partners, proprietors or employees of Sponsoring Organisations and whose Card accounts are in good standing.
- (b) Employees of Sponsoring Organisations with American Express Business Travel Accounts, including Treasurers Card Accounts and Centrally Billed Travel Accounts for whom Transportation Costs are charged to such accounts are also Covered Persons.
- (c) Spouses/Domestic Partners and dependent children under age twenty-three (23) of Covered Persons are also Covered Persons if:
 - (i) travelling with the Covered Person on a Business Trip and at the request and expense of the Sponsoring Organisation; and
 - (ii) Transportation Costs are charged for them to the Sponsoring Organisation's Gold Corporate Card Account, Business Travel Account, Treasurers Card Account or Centrally Billed Travel Account.
- (d) Spouses/Domestic Partners and dependent children under age twenty-three (23) of Covered Persons are also insured for Personal Trip Hazards if:
 - (i) Transportation Costs are charged for them to the Sponsoring Organisation's Gold Corporate Card Account, Business Travel Account, Treasurers Account or Centrally Billed Travel Account.
 - (ii) Any person authorised by a Sponsoring Organisation (an Authorised Traveller) which has a Gold Corporate Card Account, Business Travel Account, Treasurers Card Account or Centrally Billed Travel Account issued by American Express to have their Transportation Costs charged to that account as long as the Card is billed in Australia.

'**Loss**' means a Bodily Injury sustained by the Covered Person:

- (a) whilst the cover is in force with respect to the Covered Person; and
- (b) under the circumstances and in the manner described in the paragraph entitled 'When Does Cover Apply?'

The term Loss shall mean with regard to hands and feet, actual severance through or above the wrists or ankle joints, and with regard to eyes, the entire irrecoverable loss of sight. Loss shall mean with regard to thumb and index finger actual severance through or above the joints closest to the palm; with regard to speech, entire and irrecoverable loss; and with regard to hearing, the entire and irrecoverable loss in both ears.

'**Personal Trip**' means a trip taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's ticket. The trip may be a stand alone trip; side trip; or vacation undertaken after the commencement of a Business Trip and prior to a Return Trip. A Personal Trip is not for the purpose of furthering the business of the Sponsoring Organisation.

'**Return Trip**' means the Covered Person's return from a Business Trip after thirty (30) consecutive days to their residence or place of regular employment.

'**Scheduled Flight**' means a flight in an aircraft operated by an air carrier, provided that:

- (a) such air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times; and
- (b) such flight is regularly and continually flown on routes and at times as published in the ABC World Airways Guide or similar publication amended from time to time.
- (c) Departure times, transfer and destination points will be established in reference to the Covered Persons Scheduled Flight ticket.

'**Sponsoring Organisation**' means the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliate thereof which participates in the Gold Corporate Card or Business Travel Account Programs of American Express.

'Terrorism' means activities against persons, organisations or property of any nature:

- (a) that involves the following or preparation for the following:
 - (i) use of, or threat of, force or violence; or
 - (ii) commission of, or threat of, a dangerous act; or
 - (iii) commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- (b) when one or both of the following applies:
 - (i) the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - (ii) it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

'Transportation Costs' means costs of travel as a fare paying passenger in any Common Carrier Conveyance other than a taxicab.

(A) ACCIDENTAL DEATH AND DISMEMBERMENT COVER

Cover

Cover is provided under this part for the following benefits, subject to the terms, conditions and limitations set out in this PDS.

1. Loss arising from a Common Carrier

If a Covered Person sustains Bodily Injury as a result of:

- (i) an Accident which occurs while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance whilst on a Business Trip or Personal Trip; or
- (ii) being struck by such Common Carrier Conveyance whilst on a Business Trip or Personal Trip,

Chubb will pay the applicable benefit amount in the table in paragraph 6 below.

2. Loss arising from Airport Transportation

If a Covered Person sustains Bodily Injury while riding as a passenger in, boarding, alighting from or being struck by, a land Common Carrier Conveyance or a scheduled helicopter operated as a Common Carrier Conveyance:

- (a) when going directly to an airport for the purpose of boarding a Scheduled Flight on a Business Trip or Personal Trip; or
- (b) when leaving directly from an airport after alighting from a Scheduled Flight on a Business Trip or Personal Trip,

Chubb will pay the applicable benefit amount in the table in paragraph 6 below.

3. Loss arising on Airport Premises

If a Covered Person sustains Bodily Injury while upon any airport premises designated for passenger use, but only when the Covered Person is upon such premises immediately before boarding, or immediately after alighting from a Scheduled Flight on a Business Trip or Personal Trip, Chubb will pay the applicable benefit amount in the table in paragraph 6 below.

4. Loss arising from Exposure

If by reason of an Accident a Covered Person is unavoidably exposed to the elements and as a result of such exposure suffers a Loss, other than Loss of life, for which a benefit amount is otherwise payable under paragraph 6, such Loss will be covered under the terms of this cover and Chubb will pay the applicable benefit amount in the table in paragraph 6 below.

5. Loss arising from Disappearance

If the body of a Covered Person has not been found one (1) year after the disappearance, forced landing, stranding, sinking or wrecking of a Common Carrier Conveyance in which that Covered Person was an occupant, then it shall be deemed, subject to all other terms and provisions of the cover and any evidence to the contrary, that the Covered Person shall have suffered Loss of life and Chubb will pay the applicable benefit amount in the table in paragraph 6 below.

6. Table Of Losses

If a Covered Person sustains a Loss of the type listed below resulting from Bodily Injury, Chubb shall pay the benefit amount corresponding to that Loss, provided that:

- such Loss occurs within three hundred and sixty-five (365) days after the date of Accident causing such Loss; and
- if more than one Loss stated in the table below is sustained as the result of one Accident, only one of the amounts so stated, the largest, shall be payable.

DESCRIPTION OF LOSS

Loss of:	Business Trip	Personal Trip
	Hazard	Hazard
Life	\$350,000	\$350,000
Both hands or both feet or sight of both eyes	\$350,000	\$350,000
One hand and one foot	\$350,000	\$350,000
Either hand or foot and sight of one eye	\$350,000	\$350,000
Speech and hearing	\$350,000	\$350,000
Either hand or foot	\$175,000	\$175,000
Sight of one eye	\$175,000	\$175,000
Speech or hearing	\$175,000	\$175,000
Thumb and index finger of the same hand	\$87,500	\$87,500

In no event will multiple Gold Corporate Card Accounts or Business Travel Accounts obligate Chubb to pay for more than one Loss sustained by any one individual Covered Person as a result of any one Accident. Chubb's obligation will be determined according to the highest amount payable under the specific Gold

Corporate Card Account or Business Travel Account actually used to charge the Transportation Costs for the Business Trip or Personal Trip, as stated in the Table of Losses above.

7. When Does Cover Apply?

Cover under the different types of loss will depend on whether a Covered Person is on a Business Trip or a Personal Trip.

Cover will apply at different times depending on whether the Covered Person is on a Business Trip or a Personal Trip. Benefits are only ever payable under one type of trip for any one Loss.

(a) Coverage on a Business Trip

A Covered Person is covered under this part if:

- (i) the Covered Person charges their Transportation Costs to a Gold Corporate Card Account, or such Transportation Costs are charged on their behalf to a Business Travel Account; and
- (ii) the Covered Person sustains Bodily Injury anywhere in the world while on a Business Trip.

Commencement of Cover

Coverage under this part for a Business Trip commences at the latter of:

- (i) a Covered Person leaving their residence or place of regular employment for the purpose of going on a Business Trip; or
- (ii) at the time charges for Transportation Costs have been made to a Gold Corporate Card Account or Business Travel Account.

Cover ceasing

For Business Trips lasting up to thirty (30) consecutive days, coverage remains continuously in effect twenty-four (24) hours a day until the Covered Person returns to their residence or place of regular employment, whichever occurs first. For Business Trips longer than thirty (30) consecutive days, coverage ceases at 12:01 am at the Covered Person's location on the thirty-first (31st) day of a Business Trip. Recommencement of cover for Business Trip longer than thirty (30) days.

Coverage is reactivated when the Covered Person begins the Return Trip. Coverage for the Return Trip is limited to paragraphs 1, 2, 3, 4 and 5 under this part.

The applicable benefits amount payable for any Loss sustained during a Return Trip will be determined from the Business Trip Hazard column of the Table of Losses.

(b) Coverage on a Personal Trip

A Covered Person is covered under this part if:

- (i) the Covered Person charges their Transportation Costs to a Gold Corporate Card Account, or such Transportation Costs are charged on their behalf to a Business Travel Account; and
- (ii) the Covered Person sustains Bodily Injury anywhere in the world while on a Personal Trip.

Benefits covered under a Personal Trip are not covered under a Business Trip.

Authorised Travellers, as defined within the Covered Person definition, are not eligible for Personal Trip cover.

Coverage for Personal Trips is limited to the cover under paragraphs 1, 2, 3, 4 and 5 of this part.

Unlike the cover under a Business Trip, no twenty-four (24) hour coverage operates.

(B) TRAVEL INCONVENIENCE COVER

Cover

Cover is provided under this part for the following benefits, subject to the other terms, conditions and limitations set out in this PDS.

1. Missed Connections

If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to overbooking, and no alternative onward transportation is made available to the Covered Person within four (4) hours of the actual arrival time of their incoming flight, Chubb will indemnify the Covered Person for American Express Gold Corporate Card charges incurred in respect of hotel accommodation and restaurant meals and refreshments up to \$500.

2. Flight Delay

If departure of a Covered Person's confirmed Scheduled Flight from any airport is delayed for four (4) hours or more, cancelled or the Covered Person is denied boarding of the aircraft due to overbooking, and no alternative transportation is made available to the Covered Person within four (4) hours of the scheduled departure time of such flight, Chubb will indemnify the Covered Person for American Express Gold Corporate Card charges incurred in respect of restaurant meals or refreshments up to \$500.

3. Luggage Delay

If the Covered Person's accompanied luggage checked with the Common Carrier Conveyance is not delivered to them within six (6) hours of the Covered Person's arrival at the scheduled destination point (not point of origin) of their flight, Chubb will indemnify the Covered Person for American Express Gold Corporate Card charges incurred at the scheduled destination in respect of the emergency purchase of essential clothing and requisites up to \$400.

4. Luggage Loss

If the Covered Person's accompanied checked-in luggage is not delivered to them within fortyeight (48) hours of the Covered Person's arrival at the scheduled destination point (not point of origin) of their flight, such luggage will be assumed to be permanently lost and Chubb will indemnify the Covered Person for American Express Gold Corporate Card charges incurred within four (4) days of their arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to \$1,000.

Terms Conditions and other limitations applicable to (B) Travel Inconvenience Cover

1. Aggregate limit on benefit for claim by more than one Covered Person for the same event

The above benefits apply in respect of Covered Persons who are Basic Cardmembers and for Spouses/Domestic Partners and Dependent Children but shall be subject to a per family maximum indemnity of double the above Basic Cardmember's eligible benefits as specified.

2. Making a claim

If you fail to comply with the terms and conditions of this cover, Chubb may be entitled to refuse to pay or reduce any claim that may be payable.

All information and evidence required by Chubb or its agents shall be furnished at the expense of the Covered Person or their personal representative and shall be in such form and of such nature as Chubb may prescribe.

Written notice of all claims must be given within twenty (20) days of the date of the event giving rise to the claim, or as soon as reasonably practicable thereafter, to Claims Department, Chubb Insurance Australia Limited, PO Box 4907, Sydney NSW 2001.

Copies of invoices and/or receipts relating to expenses incurred in respect to which indemnity is claimed under this cover must be supplied to Chubb. Also, the invoices and/or receipts, verifying that the relevant flight tickets were charged to an American Express Gold Corporate Card Account and, in respect of loss or delayed luggage, a copy of the property irregularity report obtained from the airline, must be supplied to Chubb together with the following information:

- (i) full details of the flight (airline, flight numbers, departure airport, destination, scheduled flight times and arrival airport);
- (ii) full details of the delay or loss incurred; and
- (iii) full details of expenses for which reimbursement is claimed.

(C) ACCIDENT MEDICAL EXPENSES EXTENSION COVER

Specific Definitions under (C) Accident Medical Expenses Extension Cover

'Medical Expenses' shall mean all reasonable and customary costs necessarily incurred outside the Covered Person's country of domicile for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified, registered medical practitioner. Dental or optical expenses are excluded unless incurred as the result of an emergency following the Bodily Injury, provided that all routine dental and optical treatment is completed prior to the Return Trip.

Cover

Cover is provided under this part for the following benefit below subject to the other terms, conditions and limitations set out in this PDS.

1. Medical Expenses arising from a Common Carrier Conveyance

If a Covered Person, while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance for a Personal, Business and/or Return Trip, sustains a Bodily Injury and as a direct result necessarily incurs Medical Expenses, Chubb will indemnify the Covered Person for the expenses, upon the production of invoices and/or receipts incurred up to a maximum of \$50,000.

Exclusions under (C) Accident Medical Expenses Extension Cover

In respect of the cover under this part, the following additional exclusions apply:

- (i) Chubb will not pay any expenses which are recoverable under any other insurance policy, Workers Compensation programs, health policies or programs or national insurance program which is applicable to the Covered Person;
- (ii) Chubb will not pay any expenses incurred after three (3) months from the time of the incurring of the first expenses; and
- (iii) Chubb will not pay expenses incurred by any Covered Person over the age of sixty-nine (69) years.

(D) BAGGAGE AND PERSONAL POSSESSIONS EXTENSION COVER

Specific Definitions under (D) Baggage and Personal Possessions Extension Cover

'Covered Trip' shall mean a trip:

- (i) commencing during the period of cover anywhere in the world, but to a destination outside the Covered Person's usual country of residence; and
- (ii) for which the Transport Costs have been charged to the Covered Person's Gold Corporate Card, Business Travel Account or the Gold Corporate Card Account of a colleague.

'Pair or Set' means a number of items of Personal Baggage or Possessions associated as being similar or complementary or used together.

'Personal Baggage or Possessions' means items usually carried or worn by travellers, taken on or purchased on a Covered Trip by the Covered Person(s) for the Covered Person(s) individual use during a Covered Trip, subject to the exclusions and limitations contained herein.

'Transport Costs' means costs of travel as a fare paying passenger in any Common Carrier Conveyance; provided such costs are charged to the Covered Person's Gold Corporate Card Account, Business Travel Account or the Gold Corporate Card of a colleague.

Cover

Cover is provided under this part for the following benefit below subject to the other terms, conditions and limitations set out in this PDS.

1. Loss, theft or damage of Personal Baggage or Possessions

If, in the course of the Covered Trip, the Personal Baggage or Possessions of the Covered Person are stolen, lost or damaged, Chubb will pay the cost of replacing the

items as new to the Covered Person, after deducting an amount for wear and tear, up to a maximum sum insured of \$8,000 per Covered Trip.

Chubb will not pay more than \$600 for any one article or Pair or Set of articles. Jewellery, watches and the Covered Person's own ski equipment shall be subject collectively to a maximum sum insured of \$600 per Covered Trip. If the item can be repaired economically Chubb will pay the cost of repair only.

2. Extent of Coverage

Coverage applies on a twenty-four (24) hour basis from the time of a Covered Person leaving their usual place of residence or work, whichever is the later, to the time of return to the usual place of residence or work, whichever occurs first.

Applicable Conditions and Limitations under (D) Baggage and Personal Possessions Extension

The following conditions and limitations apply to cover under this part:

- (i) The Covered Person must take all normal precautions to secure the safety of their Personal Baggage or Possessions.
- (ii) The Covered Person must take all reasonable steps to avoid or minimise any claim.
- (iii) Chubb may at any time pay the Covered Person its full liability under the cover after which no further liability shall attach to Chubb in any respect or as a consequence of such action.
- (iv) The Covered Person shall take all practical steps to recover any article lost or stolen and to identify and ensure the prosecution of any guilty person(s). Chubb may at any time at their expense and without prejudice to any issue between itself and a Covered Person take such action as deemed fit for the recovery of the property lost or stated to be lost.
- (v) Written notice shall be given to Chubb no later than thirty (30) days after the Covered Person's return to their usual country of residence of any event which may lead to a claim.

The Covered Person shall supply Chubb with a written statement substantiating the claim, together with all certificates, information, evidence and receipts required by Chubb at the expense of the Covered Person.

- (vi) If a fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefits under the cover all benefits thereunder shall be forfeited in so far as it relates to the Covered Person(s) in question.
- (vii) When making a claim, the Covered Person must produce:
 - (a) a receipt for the purchase of the original goods; and
 - (b) In the event of loss or theft the report of the police or common carrier operator (as appropriate).
- (viii) If Chubb becomes liable for any payment under this cover in respect of loss or damage, Chubb shall be subrogated, to the extent of such payment, to all the rights and remedies of the Covered Person against any party in respect of such loss or damage and shall be entitled at their own expense to sue in the name of the Covered Person. The Covered Person shall give to Chubb all such assistance in their power as Chubb may require to secure their rights and remedies.

Exclusions under (D) Baggage and Personal Possessions Extension

In respect of the cover under this part, the following additional exclusions will apply. Chubb does not provide cover for:

- (i) The first \$120 of each and every claim and each and every occurrence, in respect of each and every Covered Person.
- (ii) Any Personal Baggage or Possessions loaned, hired or entrusted to the Covered Person.
- (iii) Theft of Personal Baggage or Possessions from unattended motor vehicles.
- (iv) Any loss not reported to the local police at the vicinity of the loss within twenty-four (24) hours of discovery of such loss.
- (v) Any loss or damage to Personal Baggage or Possessions whilst in transit, which is not notified immediately to the common carrier operator.
- (vi) Claims where the police report or common carrier operators' report is not produced to Chubb.
- (vii) Claims in excess of \$600 in total for any one article and/or any Pair or Set of articles in respect of jewellery, watches, photographic equipment and owned ski equipment.
- (viii) Loss of any item whilst in a public place and not under the supervision of the Covered Person.
- (ix) Loss or damage resulting from electrical or mechanical breakdown, wear and tear, moth or vermin, denting or scratching or any process of dyeing or cleaning.
- (x) Loss or damage arising from confiscation or detention by Customs or other lawful officials and authorities.
- (xi) Loss or damage in respect of hired property or equipment, contact or corneal lenses, dentures, bonds, securities, money, travellers cheques, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, sports gear whilst in use, pedal cycles, hearing aids, samples or merchandise, computers and computer related equipment, personal organisers, portable telephones, televisions, CD players, vehicles or accessories, boats and/or ancillary equipment.
- (xii) Damage to fragile or brittle articles unless by fire or resulting from an accident to a seagoing vessel, aircraft or vehicle.
- (xiii) Any wilful act or negligence of the Covered Person.

(E) GENERAL TERMS, CONDITIONS AND EXCLUSIONS APPLICABLE TO PARTS (A), (B), (C) AND (D)

1. General Exclusions

Chubb will not cover any loss under parts (A), (B), (C) and (D) of this PDS caused or contributed to by:

- (i) alcohol intoxication as defined in the jurisdiction where the Accident occurred and/or acting under the influence of alcohol above the permitted legal limit;
- (ii) intentionally self-inflicted injury, suicide, self-destruction or any attempt thereat while sane;
- (iii) illness, sickness, disease, physical or mental infirmity, or any medical or surgical treatment for such conditions, unless treatment of the condition is required as the direct result of a covered Bodily Injury;
- (iv) travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
- (v) declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war;
- (vi) service in the military, naval or air service of any country;
- (vii) participation in any military, police or fire-fighting activity;
- (viii) activities undertaken as an operator or crew member of any Common Carrier Conveyance;
- (ix) flying in aircraft owned or leased by the Covered Person's Sponsoring Organisation;
- (x) flying in any aircraft which is a chartered non-scheduled licensed common carrier hired by a single organisation;
- (xi) flying in military aircraft or any aircraft which requires special permits or waivers;
- (xii) commission of or attempt to commit an illegal act by or on behalf of the Covered Person or their beneficiaries;
- (xiii) directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
- (xiv) taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a physician;
- (xv) taking of alcohol in combination with any drug or medication; or
- (xvi) an act of Terrorism except when such event occurs under the cover in part (A) of this PDS.

2. Making a claim

Written notice of a claim must be given as soon as possible of any occurrence likely to result in a claim and in any event within thirty (30) days of completion of the Covered Trip, Business, Personal and/or Return Trip.

All claims and correspondence relating to the cover should be addressed to Claims Department, Chubb Insurance Australia Limited, PO Box 4907, Sydney NSW 2001.

3. Payment of claims

Indemnities payable for any loss will be paid upon receipt of due written proofs of such loss.

Indemnity or Loss of life and any other accrued indemnities unpaid at the Covered Person's death should be payable to the Covered Person's estate. The receipt from the Estate will fully discharge Chubb of any future obligations.

4. Time limit of actions

No action at law or in equity shall be brought to recover under the policy after the expiration of three (3) years after the time written proof of loss is required to be furnished.

5. General Insurance Code of Practice (The 'Code')

5.1 Chubb's adoption of the Code The Code describes standards of good practice and service to be met by general insurance companies.

As part of Chubb's commitment to serving the cardholder, Chubb have adopted the General Insurance Code of Practice.

Further information on the Code of Practice is available from Chubb.

6. Dispute resolution

Chubb have developed an internal dispute resolution procedure in accordance with the Code of Practice.

If at any time a Covered Person has an unresolved complaint about Chubb's products or services, the Covered Person can use Chubb's internal dispute resolution process.

The Covered Person's query or complaint will then be reviewed and Chubb will respond within 15 working days. If the Covered Person is unhappy with Chubb's internal review of their complaint, the Covered Person may take their complaint, at no cost to them, to the Claims Review Panel Scheme run by the Insurance Ombudsman Service Limited (IOS). This external dispute resolution panel can make binding decisions, which Chubb is obliged to comply with.

The IOS can be contacted on 1300 780 808.

A brochure describing Chubb's dispute resolution procedures in more detail is available from Chubb on request.

7. Privacy

7.1 Privacy Statement

Chubb Insurance Australia Limited wants to ensure that Covered Persons are confident that any information collected by Chubb is treated with the appropriate degree of confidentiality and privacy.

7.2 Privacy Commitment

The following points explain why Chubb collects and how Chubb may use the cardholder's information:

- Collection of the Covered Person's personal information: Chubb collect only relevant information necessary to provide competitive insurance products and services.
- How Chubb uses the Covered Person's information: Chubb use the information to provide insurance products and services and to issue and administer insurance policies, including the payment of claims.
- Disclosure of the Covered Person's information: Chubb limit the release of personal information. Chubb will not sell customer information to telemarketing companies. Chubb will share information only when:
 - (a) necessary to market and administer Chubb's own insurance products and services;
 - (b) Chubb provide information to American Express for their marketing, planning, product development, administrative and research purposes; and
 - (c) when required by law.
- The Covered Person's information is protected: Chubb maintain strong security controls to ensure that the personal information in Chubb's files and computers is protected.
- The Covered Person's medical information is confidential: Chubb will not use or share, internally or with any third parties, medical information for any purpose other than insurance underwriting or administration of a customer's policy or claim, as required by law or as authorised by the cardholder.
- Chubb require strict privacy protections in Chubb's business relationships: Chubb only engage in ventures with strategic partners that follow strict confidentiality requirements.

Full details of Chubb's Privacy Policy are available on request.

7.3 How to access, correct or update the Covered Persons information

A Covered Person will always have access to any personal information about them that Chubb holds.

Should the Covered Person wish to be provided with a copy of this information please contact Chubb's Privacy Officer at Chubb Insurance Australia Limited PO Box 4907, Sydney NSW 2001.

A request for this information will be actioned within fifteen (15) working days and copies of the information will be posted to the Covered Person's current address. If a Covered Person wishes to correct any of the information, they can contact Chubb's Customer Relations Team on 1800 815 675 or email customer.relations@Chubb.com.

Chubb will provide any information Chubb holds, provided it is not the subject of a claim or legal proceedings or the request is not frivolous or vexatious.

Should a Covered Person be unhappy about Chubb's treatment of their personal information, a Covered Person may write to the Privacy Officer (Chubb Insurance Australia Limited PO Box 4907, Sydney NSW 2001) clearly setting out the nature of their concern and Chubb's Privacy Disputes Panel will respond within fifteen (15) working days.

