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**Cover is effective from 2 December 2016**

**These Terms and Conditions were prepared on 2 December 2016**

This booklet contains important information about Your American Express Corporate Platinum Card Insurance and should be read carefully and stored in a safe place. We recommend that You take this with You when You travel.

Please familiarise Yourself with its contents and refer to it in the event of a claim situation. We want to ensure You are clear about what Your American Express Corporate Platinum Card complimentary insurance covers You for. So if You are unclear about anything in this document, please call the number below and our insurance team will be happy to assist You with any enquiries.

Please note that amounts quoted are in Australian Dollars.

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# TRAVEL INSURANCE COVER

Accidental Death and Dismemberment Cover

Travel Inconvenience Cover

Medical Emergency Expenses Cover

(For 24 hour medical and travel emergency assistance call Chubb Assistance on +61 2 9335 3492)

Resumption of Journey Cover

Baggage, Money and Documents Cover

Travel Cancellation Cover

Personal Liability Cover

Hijack and Detention Cover

Kidnap Cover

## How to make a claim

See page 20

**For medical and travel emergencies please contact Chubb Assistance on +61 2 9335 3492**

For claims and general inquiries about these Terms and Conditions, please contact Chubb:

Address: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000 Australia

Postal Address: GPO Box 4065, SYDNEY NSW 2001

Telephone: 1800 236 023

Overseas Telephone: +61 2 9335 3492

Facsimile: +61 2 9335 3467

Email: CardmemberServices.ANZ@Chubb.com

# TERMS AND CONDITIONS

## Important Information about this Cover

These Terms and Conditions set out important information about Accidental Death and Dismemberment Cover, Travel Inconvenience Cover, Medical Emergency Expenses Cover, Resumption of Journey Cover, Baggage, Money and Documents Cover, Travel Cancellation Cover, Personal Liability Cover, Hijack and Detention Cover, Kidnap Cover for Covered Persons as set out in the definitions of this document.

These Terms and Conditions explain the nature of the arrangement and its relevant benefits and risks.

AEII holds a Master Policy (Chubb reference number 09NACCPL06), the “Master Policy”, with Chubb.

Under the Master Policy, You as a Covered Person, get automatic access to the benefits detailed in this document (subject to the relevant terms and conditions specified) provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the benefits if You are a Covered Person as set out in the definitions of this document.

Access to this insurance is provided to You solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). You are not a contracting insured (eg You cannot vary or cancel the cover – only AEII can do this) and You do not enter into any agreement with Us. AEII is not the insurer, does not guarantee or hold this right on trust for You and does not act as Chubb’s agent (that is, on behalf of Chubb). Neither AEII nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001 (Cth)) of Chubb or any of its related companies.

AEII is not authorised to provide any advice, recommendations or opinions about this insurance to Cardmembers on behalf of Chubb.

No advice is provided by Chubb on whether this insurance is appropriate for Your needs, financial situation or objectives. You should read these Terms and Conditions carefully and contact Chubb if assistance is required.

There is no obligation to accept any of the benefits of this cover. However, if You wish to make a claim under the cover provided in the Terms and Conditions, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document.

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.

## Updating these Terms and Conditions

Information in this document may be updated where necessary. A copy of any updated information is available to You by visiting the website at [www.americanexpress.com.au/corporate-terms](http://www.americanexpress.com.au/corporate-terms).

Chubb will issue a new document or a supplementary document to AEII, to advise of a change to the existing Terms and Conditions or to make any necessary corrections.

## Benefits and Scope of Cover

The terms of cover set out below describe the benefits provided to You as a Covered Person pursuant to the Master Policy and the terms and conditions which apply. By way of summary only, You are, from the time You become a Covered Person until the time access to the benefit terminates (see overleaf), entitled to cover for:

| Section                       | Benefit   | Maximum Sum Insured (AUD)  | Summary  | Page |
|-------------------------------|---|--|--|------|
| <b>TRAVEL INSURANCE COVER</b> |   |  |  |      |
| A                             | Accidental Death and Dismemberment Cover                                    | \$400,000 for loss of life   | Cover for: <ul style="list-style-type: none"> <li>Loss arising while riding as a passenger on, or transport to/from a Common Carrier Conveyance</li> <li>Loss arising while in a departure or destination terminal</li> <li>Loss arising from Exposure and Disappearance</li> <li>Accidental Death on Business Trips.</li> </ul> | 7    |
| B                             | Travel Inconvenience Cover  | \$700 (additional \$1,000 for extended luggage delay)                            | Cover for: <ul style="list-style-type: none"> <li>Delayed flight departure, flight cancellation, denied flight boarding, missed flight connection</li> <li>Luggage delay checked on Scheduled Flight, extended luggage delay checked on Scheduled Flight.</li> </ul>   | 10   |
| C                             | Medical Emergency Expenses Cover  | \$Unlimited (with the exception of \$1,000 limit for emergency dental treatment) | Cover for Repatriation/Evacuation, cost of Treatment, emergency dental Treatment and reasonable extra accommodation costs in the event of a Medical Emergency.   | 11   |
| D                             | Resumption of Journey Cover   | \$5,000  | Cover for cost to resume Your Trip after it has been interrupted following the death, imminent death, serious accident or acute illness of a Close Relative.   | 13   |
| E                             | Baggage, Money and Documents Cover  | \$30,000   | Cover for damaged, destroyed, lost, or stolen Personal Baggage or Money and Documents during Your Trip.  | 14   |
| F                             | Travel Cancellation Cover   | \$30,000   | Cover for non-refundable deposits, pre-paid excursion costs and unused travel and accommodation costs You have paid in the event of Travel Disruption.   | 16   |
| G                             | Personal Liability Cover  | \$3,000,000  | Cover for Your liability for damage for Injury to any person or damage or accidental loss to property.   | 16   |
| H                             | Hijack and Detention Cover<br><br>Accidental Death Resulting from Hijacking | \$28,000<br><br>\$400,000  | Cover for in the event of Your Common Carrier Conveyance being subjected to Hijack and/or illegal detention during Your trip and You are detained in excess of twenty-four (24) hours, the cost of Your Close Relative to travel and stay at the place of the Hijack.  | 18   |
| I                             | Kidnap Cover  | \$28,000   | Cover for the costs of Your Close Relatives to travel to and stay at the place of the Kidnap should You be Kidnapped whilst on a Trip.   | 18   |

This is a summary only. Please refer to each benefit section of the document for the complete list of benefit limits and applicable terms and conditions.

## Termination

Cover will terminate at the earlier of the following:

- cancellation of Your American Express Corporate Platinum 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 document 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 document.

## Definitions

The following words when used with capital letters in this document have the meaning given below.

**Chubb** means 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, the insurer of the Master Policy held by AEII.

**Chubb Assistance** means the service provider acting on behalf of Chubb to provide emergency medical and travel assistance, legal assistance, roadside assistance and home assistance.

**AEII** means American Express International, Inc. (ABN 15 000 618 208, AFS Licence No. 237996) of 12 Shelley Street, SYDNEY NSW 2000, the Master Policy holder.

**American Express Corporate Platinum Card Cardmember** means the basic holder of an American Express Corporate Platinum Card account issued by American Express Australia Limited (ABN 92 108 952 085, AFS Licence No. 291313), billed from Australia and in Australian Dollars.

**Appointed Claims Handler** means Chubb or its claims handling agent and/or representative.

**Australia** means the territorial limits of the Commonwealth of Australia.

**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. It shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations.

**Close Relative** means Spouse, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half brother, half sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild provided such person is at the relevant time not more than eighty (80) years of age.

**Common Carrier Conveyance** means an air, land or water vehicle (other than a rental vehicle or Private Charter aircraft) operated by a common carrier licensed to carry passengers for hire (including taxis and airport limousines).

**Common Carrier Conveyance Trip** means a trip taken by You between the point of departure and the final destination as shown on Your ticket.

**Covered Persons** are:

- (a) All American Express Corporate Platinum Cardmembers whose Transportation Costs are charged to an American Express Corporate Platinum Card account (or equivalent in Membership Reward points) as long as the American Express Corporate Platinum Cardmembers are officers, partners, proprietors or employees of a Sponsoring Organisation and whose card accounts are in good standing;
- (b) American Express Corporate Platinum Cardmembers whose Transportation Costs are charged to a Corporate Card, Gold Corporate Card, Business Travel Account, Centrally Billed Travel Account or Corporate Meeting Card (or equivalent in Membership Reward points);

- (c) Employees of Sponsoring Organisations (Employees) and any person authorised by a Sponsoring Organisation (an Authorised Traveller) whose Transportation Costs are charged to an American Express Corporate Platinum Card (or equivalent in Membership Reward points), where the Employee or Authorised Traveller is not an American Express Corporate Platinum Cardmember;
- (d) Spouses and Dependent Child(ren) if they are travelling on a Business Trip at the request and expense of the Sponsoring Organisation; and Transportation Costs are charged for them to an American Express Corporate Platinum Card (or equivalent in Membership Reward points);
- (e) Spouses and Dependent Child(ren) are also insured for a Personal Trip if Transportation Costs are charged for them to an American Express Corporate Platinum Card (or equivalent in Membership Reward points).

**Dependent Child** means Your legally dependent child up to and including the age of twenty-two (22), including a stepchild or legally adopted child who is wholly dependent on You for financial support.

**Doctor** means a legally registered medical practitioner who is not You or Your relative.

**Injury** means bodily injury which is:

- (a) caused by accidental, violent external and visible means and results solely, directly and independently of all other causes (the accident); and
- (b) a Loss, which has occurred within three hundred and sixty-five (365) days from the date of the accident.

**Loss** means with reference to:

- (a) a foot, complete and permanent severance at or above the ankle joint;
- (b) a hand, complete and permanent severance at or above the wrist;
- (c) an eye, the irrecoverable loss of the entire sight of such eye;
- (d) a thumb or index finger, the actual severance through or above the joints closest to the palm;
- (e) speech, entire and irrecoverable loss;
- (f) hearing, entire and irrecoverable loss in both ears.

**Personal Trip** means a trip taken by You between the point of departure and the final destination as shown on Your 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.

**Pre-Existing Medical Condition** means any medical or mental condition existing prior to Your Trip affecting You or any person without whom Your Trip cannot be taken, including Close Relatives; and/or causing You pain or physical distress or severely restricting Your normal mobility, including (but not limited to):

- (a) a condition for which You are on a waiting list for hospital in-patient Treatment;
- (b) a condition referred to a medical specialist or the cause of in-patient Treatment within six (6) months prior to Your Trip (excluding regular ongoing check-ups where there has been no significant change in the condition);
- (c) pregnancy within eight (8) weeks of the estimated date of delivery;
- (d) a condition for which a Doctor has provided a terminal prognosis.

**Private Charter** means a flight or flight(s) during Your trip on an aircraft where You and Your travelling companions are the only passengers.

**Scheduled Airline** means an airline listed in the Official Airline Guide or equivalent and the 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. Scheduled Airline does not include Private Charter.



**Scheduled Flight** means a flight in an aircraft on a Scheduled Airline.

**Special Sports** means boxing; cave diving; horse jumping; hunting and hunting on horseback; professional sports; solo canyoning; solo caving; solo diving; solo mountain climbing; steeple chasing; any form of motor racing, speed, performance or endurance tests.

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

**Spouse** means an American Express Corporate Platinum Cardmember's, Employee's or Authorised Traveller's husband or wife and includes a de-facto and/or life partner with whom the American Express Corporate Platinum Cardmember, Employee or Authorised Traveller has continuously cohabited for a period of six (6) months or more.

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

(a) that involve the following or preparation for the following:

- (i) use of, or threat of, force or violence; or
- (ii) commission of, or threat of, force or violence; 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 (1) 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.

**Treatment** means surgical or medical procedures, the sole purpose of which is the cure or relief of acute illness or injury, and performed by a Doctor.

**Trip** means a Business Trip or Personal Trip. It must commence with a Common Carrier Conveyance Trip which does not exceed ninety (90) consecutive days or a total of one hundred and eighty-three (183) days during each year of Your membership. Each journey must commence and end in Australia. If Your journey lasts longer than ninety (90) days, You are covered for the first ninety (90) days without having to return to Australia. You will need to buy additional cover to cover for the rest of Your journey.

**You/Your** means any person provided they are a Covered Person.

**We/Our/Us** means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687).

## **PART (A) ACCIDENTAL DEATH AND DISMEMBERMENT COVER**

### **Specific Definitions under (A) Accidental Death and Dismemberment Cover**

**Accident** means an unexpected event which causes Injury. It can also include exposure resulting from an accident on a Common Carrier Conveyance in which You were travelling on.

**American Express Card(s)** means American Express Corporate Cards including Business Travel Account, Corporate Platinum Card, Corporate Card, Gold Corporate Card, Corporate Meeting Card, Centrally Billed Travel Account, Membership Rewards and other Corporate American Express Cards or Accounts as may be introduced worldwide.

**Return Trip** means Your return from a Business Trip commencing when You go directly to Your Common Carrier Conveyance to return to Your home or place of regular employment.

**Loss arising from a Common Carrier Conveyance** means if You sustain Injury as a result of an Accident which occurs while You were riding solely as a passenger in, or boarding, or alighting from, or being struck by a Common Carrier Conveyance whilst on a Business Trip or Personal Trip.

**Loss arising from airport transportation** means if You sustain 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.

**Loss arising on airport premises** means if You are upon any airport premises designated for passenger use immediately before boarding, or immediately after alighting from a Scheduled Flight on a Business Trip or Personal Trip and You sustain Injury.

**Loss arising from exposure** means if You are unavoidably exposed to the elements because of an Accident and as a result of such exposure suffers a Loss, other than Loss of life.

**Loss arising from disappearance** means if Your body has not been found one (1) year after the disappearance, forced landing, stranding, sinking or wrecking of a Common Carrier Conveyance in which You were an occupant, then it shall be deemed, subject to all other terms and provisions of the cover and any evidence to the contrary, that You shall have suffered Loss of life.

## Cover

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

### Coverage on a Business Trip

Coverage under Part (A) for a Business Trip commences at the latter of:

- (a) You leaving Your home or place of regular employment for the purpose of going on a Business Trip; or
- (b) at the time charges for Transportation Costs have been made to a Corporate Platinum Card, Corporate Card, Gold Corporate Card, Business Travel Account, Centrally Billed Travel Account or Corporate Meeting Card.

Coverage is provided for any Injury incurred for the amount on the "Benefit Amounts and Covered Limits" under the Business Trip Hazard column.

#### **For Business Trip lasting up to sixty (60) consecutive days:**

During that sixty (60) days, coverage remains continuously in effect twenty-four (24) hours a day until You return to Your home or place of regular employment, whichever occurs first.

For Business Trips longer than sixty (60) consecutive days, coverage ceases at 12:01am on the sixty-first (61st) day of a Business Trip.

#### **Recommencement of cover for Business Trip longer than sixty (60) days:**

For Business Trip longer than sixty (60) days, coverage is reactivated when You begin the Return Trip. Coverage for the Return Trip is limited to loss arising from a Common Carrier Conveyance, loss arising from airport transportation, loss arising on airport premises, loss arising from exposure or loss arising from disappearance. The applicable benefit amount payable for any Loss sustained during a Return Trip will be determined from the "Benefit Amounts and Covered Limits" below under the Business Trip Hazard column.

Benefits are only ever payable under one (1) type of trip for any one (1) Loss.

## Coverage on a Personal Trip

Coverage for Personal Trip is limited to loss arising from a Common Carrier Conveyance, loss arising from airport transportation, loss arising on airport premises, loss arising from exposure or loss arising from disappearance. The applicable benefit amount payable for any Loss sustained during a Return Trip will be determined from the "Benefit Amounts and Covered Limits" below under the Personal Trip Hazard column.

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

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

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

## Benefit Amounts and Covered Limits

| LOSS TYPE                                     | BUSINESS TRIP HAZARD AUD\$ | PERSONAL TRIP HAZARD AUD\$ |
|---|----------------------------|----------------------------|
| Life  | \$400,000                  | \$400,000                  |
| Both hands or both feet or sight of both eyes | \$400,000                  | \$400,000                  |
| One hand and one foot                         | \$400,000                  | \$400,000                  |
| Either hand or foot and sight of one eye      | \$400,000                  | \$400,000                  |
| Speech and hearing                            | \$400,000                  | \$400,000                  |
| Either hand or foot                           | \$200,000                  | \$200,000                  |
| Sight of one eye                              | \$200,000                  | \$200,000                  |
| Speech or hearing                             | \$200,000                  | \$200,000                  |
| Thumb and index finger of the same hand       | \$100,000                  | \$100,000                  |

## Terms and Conditions applicable to Part (A) Accidental Death and Dismemberment Cover

1. If You sustain a Loss of the type listed below resulting from Injury, We shall pay the benefit amount corresponding to that Loss, provided that:
  - (a) such Loss occurs within three hundred and sixty-five (365) days after the date of Accident causing such Loss; and
  - (b) if more than one (1) 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.
2. If You are entitled to make a claim, We will only make one (1) payment equal to the highest benefit amount payable under any of the American Express Card(s) as stated in the "Benefit Amounts and Covered Limits" above.
3. Benefits will be paid in Australian currency to You or equally to the beneficiaries in the first of the following classes where there is a living member; Your:
  - (a) Spouse;
  - (b) children, including legally adopted children;
  - (c) parents;
  - (d) brothers and sisters; or
  - (e) estate.

In determining such person or persons, We may rely upon an affidavit by a member of any of the classes of preference beneficiaries described above. Payment based upon such affidavit shall fully discharge Us from all obligations under the cover. Any amount payable to a minor may be paid to the minor's legal guardian. Benefits for all other Losses sustained by You will be paid to You, or in the event of Your accidental death to Your beneficiaries.

# PART (B) TRAVEL INCONVENIENCE COVER

## Cover

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

### 1. Delayed flight departure, flight cancellation or denied boarding

If departure of Your Scheduled Flight is delayed for four (4) hours or more, cancelled, or You are denied boarding of the aircraft due to over-booking, and no alternative transportation is made available to You within four (4) hours of the scheduled departure time of such flight, We will reimburse You for American Express Corporate Platinum Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to AUD700.

### 2. Missed connections

If Your onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of Your incoming connecting Scheduled Flight, and no alternative onward transportation is made available to You within four (4) hours of the actual arrival time of the incoming flight, We will reimburse You for American Express Corporate Platinum Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to AUD700.

### 3. Luggage delay

If Your accompanying luggage checked on the Scheduled Flight is not delivered within six (6) hours of Your arrival at the scheduled destination point of Your flight, We will reimburse You for American Express Corporate Platinum Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to AUD700.

### 4. Extended luggage delay

If Your accompanying luggage checked on the Scheduled Flight is not delivered to You within forty-eight (48) hours of Your arrival at the scheduled destination point of Your flight, We will reimburse You for American Express Corporate Platinum Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to an additional AUD1,000.

## Terms and Conditions applicable to Part (B) Travel Inconvenience Cover

1. Where the benefits in paragraphs 1, 2, 3 and 4 of this part above are claimed in relation to the same event by more than one (1) person, You can only claim a maximum of double the benefit limits specified.
2. You must retain invoices and/or receipts, verifying that the relevant flight tickets were charged to Your American Express Corporate Platinum Card account (or equivalent in Membership Reward points).
3. In respect of loss or delayed luggage, a copy of the property irregularity report obtained from the airline, must be supplied to Us together with the following information:
  - (a) full details of the flight (airline, flight numbers, departure airport, destination, scheduled flight times and arrival airport);
  - (b) full details of the delay or loss incurred; and
  - (c) full details of expenses for which reimbursement is claimed.
4. Benefits payable under this part in respect of valid claims will be credited to Your American Express Corporate Platinum Card account.

Exclusions under Part (B) Travel Inconvenience Cover

Cover does not extend to any loss caused or contributed to by:

- (a) Confiscation or requisition by customs or other government authorities;
- (b) Your failure to take reasonable measures to save or recover lost luggage; or
- (c) Your failure to notify the relevant airline authorities of missing luggage at the destination point or to obtain and complete a property irregularity report.

## **PART (C) MEDICAL EMERGENCY EXPENSES COVER**

### **Specific Definitions under Part (C) Medical Emergency Expenses Cover**

**Manual Work** means paid work which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial, supervisory, sales or administrative capacity) or manual labour of any kind including but not restricted to, hands-on work as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator, or builder.

**Medical Emergency** means an injury, sudden and unforeseen illness, or dental pain, suffered by You while on a Trip, which results in immediate Treatment which cannot be delayed until Your return to Australia and is deemed necessary by a Doctor and Chubb Assistance. Medical Emergency excludes Pre-Existing Medical Conditions.

**Repatriation/Evacuation** means Your:

- (a) transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
- (b) evacuation to the nearest adequately equipped hospital in the event that local medical facilities are deemed inadequate by Chubb Assistance senior medical officer; or
- (c) repatriation directly to Australia when recommended by Chubb Assistance senior medical officer; or
- (d) return to Australia after hospitalisation, provided that You are deemed to be medically fit for travel by Chubb Assistance senior medical officer, and that Your original means of transportation cannot be used.

### **Cover**

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

#### **1. In the Event of a Medical Emergency**

In the Event of a Medical Emergency while You are on a Trip We will pay:

- (a) for Your Repatriation/Evacuation if approved by Chubb Assistance senior medical officer and following consultation with the attending Doctor;
- (b) the cost of Treatment to meet Your immediate needs up to a maximum of AUD Unlimited and up to a maximum of AUD1,000 for emergency dental Treatment;
- (c) AUD75 per complete twenty-four (24) hours that You are hospitalised as an in-patient whilst on a Trip up to a maximum of AUD5,000 in all per person, to cover incidental expenses;
- (d) Reasonable extra accommodation costs (room only) up to AUD250 per night for a maximum of five (5) nights for You and any one person who stays or travels with You based on medical advice to extend Your stay as agreed by Chubb Assistance.

In the event of a Medical Emergency the Emergency Assistance Company may:

- (a) arrange and refer You to physicians, hospitals, clinics, private duty nurses, dentists, dental clinics, pharmacies, ophthalmologists, opticians and suppliers of contact lenses, ambulance and medical aid equipment;
- (b) organise Your admission to an appropriate hospital and guarantee and advance medical expenses.

## 2. In the event of Your death

In the event of Your death while on a Trip, the Emergency Assistance Company will organise and arrange for Us to pay for:

- (a) transportation of Your remains to Australia; or
- (b) cremation and subsequent transportation of Your remains to Australia; or
- (c) local burial up to AUD15,000.

### **In an emergency:**

**Contact Chubb Assistance as soon as You have an emergency on +61 2 9335 3492 and provide Your American Express Corporate Platinum Card number and as much information as possible. Please provide a telephone or fax number where You can be contacted.**

## **Terms and Conditions applicable to Part (C) Medical Emergency Expenses Cover**

- (a) You must be sixty-nine (69) years of age or under.
- (b) We will not pay medical costs over AUD1,500 without prior authorisation. You must contact Chubb Assistance as soon as a claim or potential claim arises. You must contact Chubb Assistance before incurring expenses or as soon as physically possible, to obtain prior authorisation or this will jeopardise Your claim.
- (c) You must take all reasonable steps to avoid or minimise any claim and avoid danger except in an attempt to save human life.
- (d) You must permit the Appointed Claims Handler any reasonable examination into cause and extent of loss and/or damage.
- (e) We are not liable for payment and/or service, if You brought about the loss intentionally or through gross negligence or You attempt to deceive the Appointed Claims Handler.
- (f) We will make every effort to apply the full range of services stated in the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
- (g) We do not provide any coverage and/or service in countries which are officially under embargo by The United Nations.
- (h) We will pay expenses associated with a Medical Emergency occurring within the territorial waters of Australia only provided:
  - (i) no payment is incurred as a result of the rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the *Health Insurance Act 1973*; and
  - (ii) no payment is incurred which would result in Us contravening the National Health Act 1953 (Cth), the *Health Insurance Act 1973* (Cth) or the *Private Health Insurance Act 2007* (Cth).
- (i) The cover under this part is supplementary and is not a substitute for other insurance, which also covers these benefits. This also applies to insurance policies that state that their coverage is subsidiary to others. We will only pay amounts to the extent that they have not been paid by other insurance. You have the choice of which insurer to contact. By contacting Chubb Assistance or the Appointed Claims Handler, You agree to inform them of any other insurance coverage and seek reimbursement from the other insurer(s) and/or state benefit provider. We only pay in respect of costs relating to travel emergencies. In order for the Appointed Claims Handler to evaluate the facts of a medical situation You must release Your treating physician from their doctor/patient confidentiality.

## **Exclusions under Part (C) Medical Emergency Expenses Cover**

Cover does not extend to any loss caused or contributed to by:

- (a) pre-Existing Medical Conditions;
- (b) participation in Special Sports, extreme sports where special equipment, training and preparation are required;
- (c) you engaging in Manual Work;
- (d) costs related to dentures, crowns and orthodontics;
- (e) any costs You incur outside of Australia after the date Chubb Assistance tells You, You should return to Australia;
- (f) cost of Treatment performed by Close Relatives;
- (g) coffins and/or urns in excess of those which meet international airline standards for transportation of mortal remains;
- (h) sexually transmitted diseases;
- (i) HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome) and/or any mutant derivatives or variations thereof however caused;
- (j) any costs incurred in Australia;
- (k) claims arising from a Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons unless Chubb Assistance senior medical officer agrees that such Treatment is necessary as a result of any covered accident.

## **PART (D) RESUMPTION OF JOURNEY COVER**

### **Cover**

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

#### **1. Resumption of Journey Cover**

In the event that You have to interrupt Your Trip and return to Australia immediately following the death of a Close Relative and then resume Your Trip, We will pay for reasonable expenses incurred. We will reimburse the costs of an economy air ticket to Australia and an economy air ticket to return You to the overseas location where You were to be at that time (as stated in Your original itinerary) up to the limit of AUD5,000.

#### **Terms and Conditions applicable to Part (D) Resumption of Journey Cover**

We will only pay if:

1. You resume Your Trip within thirty (30) days of returning to Australia.
2. The Trip had not ended before Your return and there is at least a fortnight (or twenty-five percent (25%) of the time) of the Trip remaining (whichever is greater).
3. The death occurred after You booked the Trip; and
4. The claim is not excluded elsewhere. However, if the exclusion is due to Your Close Relative's Pre-Existing Medical Condition, We will pay benefits provided that before the Trip was commenced, a Doctor had not declared Your Close Relative as being terminally ill.

# PART (E) BAGGAGE, MONEY AND DOCUMENTS COVER

## Specific Definitions under Part (E) Baggage, Money and Documents Cover

**Money and Documents** means currency; travellers cheques; hotel and other redeemable holiday vouchers; petrol coupons; travel tickets; passports; visas; driving licences; plus the wallet, purse or similar article in which these are carried, when:

- (a) being carried by You or on or about or attached to You; or
- (b) in a locked safety deposit box; or
- (c) in the locked Secure Area of a motor vehicle between the hours of 0900 and 2100; or
- (d) in Your locked hotel room and there is evidence of forced entry; or
- (e) in a locked security box within Your hotel and there is evidence of forced entry.

**Pair or Set** means a number of Personal Baggage items associated as being similar, complementary or used together including winter sports equipment.

**Personal Baggage** means items of necessity, ornament or personal convenience including clothing and personal effects worn or carried by You for Your individual use during the Trip.

**Secure Area** means the locked dashboard; glove compartment; boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or estate provided all items are out of sight; the fixed storage units of a motorised or towed caravan or a locked luggage box locked to a roof rack locked to the vehicle.

**Valuables** means jewellery; furs; articles containing precious metals or precious stones; watches; radios; binoculars; audio, photographic and video equipment; printers; personal organisers and games consoles, MP3 players, iPods or equivalents, PDAs, "Blackberrys", printers and modems.

## Cover

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

### 1. Baggage, Money and Documents Cover

If during a Trip Your Personal Baggage or Money and Documents are damaged or destroyed, lost or stolen and not recovered, We will reimburse You up to:

- (a) AUD30,000 in total overall per person in any one (1) three hundred and sixty-five (365) day period;
- (b) AUD500 per person in respect of Money and Documents;
- (c) AUD1,000 for any one (1) item or any one (1) Pair or Set of items or for Valuables;
- (d) AUD1,000 for any mobile phone;
- (e) AUD5,000 for any one (1) laptop computer.

## Terms and Conditions applicable to Part (E) Baggage, Money and Documents Cover

1. We will pay You for the loss of, or replacement of, or repair of the items concerned.
2. Payment will be based on the items current purchase price subject to a deduction for wear and tear.
3. To support all claims You must supply the items original purchase receipt or an alternative written or printed proof of the purchase price.
4. You will need to transfer to Us, on Our request and at Your expense, any damaged item, and assign the legal rights to recover from the party responsible up to the amount We have paid.



5. You must take sufficient precautions to secure the safety of all items, and must not leave them unsecured or unattended or outside Your reach at any time in a place to which the public have access.
6. Cover in respect of theft from an unattended motor vehicle is subject to the following:
  - (a) items must be locked out of sight in a Secure Area; and
  - (b) forcible and violent means must have been used by an unauthorised person to gain entry to the vehicle; and
  - (c) evidence of such entry is available.
7. Claims for loss, theft or criminal damage must be reported to the local police, carrier, tour operator or accommodation manager and a written report obtained within forty-eight (48) hours of the incident occurring.
8. Claims for damage of items in transit must be reported to the carrier and a written report obtained within twenty-four (24) hours of receiving Your Personal Baggage.
9. No claim will be paid for points 7 or 8 above unless You supply written evidence as required confirming the incident occurred during the Trip.
10. You must supply all Your original invoices, receipts and reports to the Appointed Claims Handler ensuring You keep a copy of the documents sent.

### **Exclusions applicable to Part (E) Baggage, Money and Documents Cover**

Cover does not extend to any loss caused or contributed to by:

1. The first AUD100 per person for each and every claim except for mobile phones and laptop computers where policy excess will be the first AUD250 per person for each and every claim.
2. Items loaned, hired or entrusted to You.
3. Loss of Personal Baggage stolen from an unattended motor vehicle if the items have not been locked in the Secure Area.
4. Theft, damage or destruction of Valuables from an unattended motor vehicle or from checked-in baggage.
5. Electrical or mechanical breakdown of the item.
6. Wear and tear, moth, vermin, denting, scratching or any process of dyeing or cleaning.
7. Confiscation or destruction by order of any government or public authority.
8. Animals; antiques and historical artefacts; boats, canoes and their ancillary equipment; bonds, securities, stamps, coupons, vouchers or documents of any kind other than those within the definition of Money and Documents; business goods or specialised equipment relating to a trade or profession; china; contact or corneal lenses; dentures; glass; hearing aids; keys; musical instruments; motor vehicles or accessories; pedal cycles; pictures; photos.
9. Damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel or motor vehicle.
10. In respect of a Pair or Set of items where We will only be liable for the value of that part of the Pair or Set which has been lost, stolen, damaged or destroyed.
11. Damage to sports gear and activity equipment while in use.
12. In respect of Money and Documents:
  - (a) shortages, errors, omissions, depreciation in value; or
  - (b) claims from hotel rooms while occupied by You unless evidence is available of the forcible and violent means used by an unauthorised person to gain entry to the room.

# PART (F) TRAVEL CANCELLATION COVER

## Specific Definitions under Part (F) Travel Cancellation Cover

Travel Disruption means the necessary and unavoidable cancellation or curtailment of a Trip due to:

- (a) an unexpected medical or mental condition suffered by a Close Relative, You, or a person with whom You have booked to travel with; or
- (b) a change in Your financial circumstances as a result of redundancy which qualifies for redundancy payments under current legislation; or
- (c) You being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity.

## Cover

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

### 1. In the event of Travel Disruption

In the event of Travel Disruption, We will pay non-refundable deposits, pre-paid excursion costs and unused travel and accommodation costs that You had paid or are contractually obliged to pay, up to AUD30,000 per person, per Trip.

### 2. In the event of Travel Disruption when the fare is purchased using Membership Reward points

If You purchase an airline ticket (or part thereof) using Membership Reward points and the airline ticket is subsequently cancelled as a result of any Travel Disruption and the loss of such points cannot be recovered from any other source, We will pay You the retail price for that ticket (or part thereof) at the time it was issued not exceeding AUD30,000 per person, per Trip.

## Exclusions applicable to Part (F) Travel Cancellation Cover

Cover does not extend to any loss caused or contributed to by:

1. The Pre-Existing Medical Conditions.
2. The first AUD100 for each and every claim.
3. Additional costs incurred due to Your failure to notify the carrier or travel agent immediately that the Trip is to be cancelled or curtailed.
4. Claims resulting from Your failure to hold or obtain a valid passport or visa in time for the booked Trip.
5. Your failure to check-in at the required time for any flight, sea crossing or train journey.
6. Cancellation caused by work commitments, or amendment of Your holiday entitlement by Your employer.
7. Financial loss in respect of travel or accommodation booked and paid for by You on behalf of anyone who is not Your Spouse or Dependent Child.
8. Travel Disruption claims where You are unable to supply a medical certificate from the appropriate Doctor confirming cancellation was necessary and unavoidable.

# PART (G) PERSONAL LIABILITY COVER

## Cover

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

## **1. Personal Liability Cover**

If during Your Trip, You become liable to pay damages for Injury to any person, or accidental loss or damage to property, We will pay costs up to AUD3,000,000:

- (a) that are recoverable from You;
- (b) that are incurred with Our consent;
- (c) for representation at any coroner's inquest or fatal accident inquiry or in a court of summary jurisdiction.

We will only pay AUD3,000,000 for damages or costs arising directly or indirectly from one (1) cause.

## **Terms and Conditions applicable to (G) Personal Liability Cover**

1. You must not admit liability, negotiate, make any promise, payment or settlement without Our written consent. You must send to Us every letter, claim, writ, summons, process, notice of any prosecution or inquest that may give rise to liability.
2. We may at any time make full and final settlement of any claim. We will have no further liability in respect of such events(s) except for the payment of costs and expenses incurred prior to the date of settlement.

## **Exclusions under Part (G) Personal Liability Cover**

Cover does not extend to any loss caused or contributed to by:

1. Injury to any person who is a member of Your family or under a contract of service or apprenticeship with You.
2. Loss of or damage to anything belonging to, or in the care custody or control of You, a member of Your family, or under a contract of service or apprenticeship with You, other than buildings and their contents temporarily occupied by You during a Trip.
3. Liability You incur under a contract or agreement which would not have existed in law in the absence of such contract or agreement.
4. Injury or loss of or damage to material property arising directly or indirectly out of the ownership, possession, control or use by You or on Your behalf of:
  - (a) mechanically propelled vehicles, aircraft, hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length);
  - (b) firearms;
  - (c) animals (other than horses and domestic cats and dogs).
5. Injury or loss of or damage to material property arising directly or indirectly in connection with:
  - (a) the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a Trip;
  - (b) the carrying on of any trade, business or profession.
6. Liability arising directly or indirectly from Special Sports and abseiling; American football; baseball; bob sleigh; bungee jumping; canoeing; clay pigeon shooting; deep sea fishing; fell running; go-karting; hang gliding; heli-skiing; hockey; horse riding; hot air ballooning; ice hockey; jet biking and jet skiing; luge; martial arts; microlighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; potholing; quad biking; rock climbing; rugby; scuba diving deeper than thirty (30) metres; skeleton; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where You or any other tourists will be carrying guns); trekking; war games/paint ball; white water canoeing and rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

# PART (H) HIJACK AND DETENTION COVER

## Specific definitions under Part (H) Hijack and Detention Cover

**Hijack** means whilst You are on a Common Carrier Conveyance Trip the unlawful seizure of or wrongful exercise of control of the aircraft or other Common Carrier Conveyance or the crew thereof in which You are travelling.

### Cover

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

#### 1. In the event of Hijacking and Detention

In the event of Your Common Carrier Conveyance being subjected to Hijack and/or illegal detention during Your Trip and You being detained as a result of such Hijack and illegal detention for a period in excess of twenty-four (24) hours, We will pay the costs for Your Close Relatives to travel to and stay at the place of the Hijack up to AUD2,000 per every twenty-four (24) hours You are held captive up to a maximum of AUD28,000 for a maximum of thirteen (13) days.

#### 2. In the event of Your accidental Death as a result of Hijacking

In the event of Your accidental death as a result of an Injury sustained during a Hijack whilst on Your Trip, We will pay AUD400,000 under Part (A) Accidental Death and Dismemberment Cover.

## Terms and Conditions applicable to Part (H) Hijack and Detention Cover

1. Claims under this section shall be calculated from the actual time of Hijack of the conveyance on which You were travelling.
2. If You are entitled to make a claim We will only make one (1) payment equal to the highest benefit amount payable under any one of the American Express Card(s) which provides cover in relation to the accidental death in question.

# PART (I) KIDNAP COVER

## Specific definitions under Part (I) Kidnap Cover

**Kidnapping** means the illegal taking, seizing or detaining by force of You and holding You captive for the purpose of demanding payment of monies to secure Your release.

### Cover

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

#### 1. In the event of Kidnap

If whilst on a Trip You are Kidnapped, We will pay the costs for Your Close Relatives to travel to and stay at the place of the Kidnap. We will pay AUD2,000 per every twenty-four (24) hours You are held captive up to a maximum of AUD28,000 for a maximum of thirteen (13) days, per person, per occurrence.

## Terms and Conditions applicable to Part (I) Kidnap Cover

1. You must take all reasonable precautions to protect the confidentiality of this cover.
2. We will not act as Your negotiator or intermediary or advise You in dealing with the kidnapers.

# GENERAL TERMS AND CONDITIONS APPLICABLE TO ALL SECTIONS

## General Exclusions

We will not cover loss under all sections of these Terms and Conditions caused or contributed by:

1. Alcohol intoxication as defined in the jurisdiction where the accident occurred and/or acting under the influence of alcohol above the permitted legal limit.
2. Intentionally self-inflicted injury, suicide, self-destruction or any attempt of threat while sane.
3. Travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.).
4. 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.
5. Service in the military, naval or air service of any country.
6. Participation in any military, police or fire-fighting activity.
7. Activities undertaken as an operator or crew member of any conveyance.
8. Flying in military aircraft or any aircraft which requires special permits or waivers.
9. Commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries.
10. Direct or indirect, 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.
11. Taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor.
12. Taking of alcohol in combination with any drug or medication.
13. An act of Terrorism except when such event occurs under the cover in Section (A) Transport Accident Cover of these Terms and Conditions.
14. Any condition that results in a fear of flying or travel related phobias.

## General Conditions

1. You must not agree to limit or exclude any right of recovery You may have against a third party for loss, damage or liability that is or may be subject to a claim under this cover. You agree that We have the right to pursue Your rights of recovery against a third party (where permitted by law) for loss, damage or liability that is or is likely to be subject to a claim under this cover and You must do everything reasonably necessary to assist Us to do so.
2. If You make a claim under this cover, You must provide Us with details of all other insurances that You are aware of that may cover the loss, damage or liability that is subject to the claim.
3. To the extent permitted by law, We will only provide cover to You in excess of loss, damage of liability that is covered by any of the following types of insurance entered by You, either before or after You have access under this cover:
  - insurance that you are required to effect under Australian laws;
  - travel insurance;
  - life insurance;
  - consumer credit insurance;
  - credit card insurance;
  - private health insurance;
  - home and contents insurance;

- business insurance;
- public liability insurance;
- income protection insurance;
- third party property motor vehicle insurance; or
- comprehensive motor vehicle insurance; and
- insurance entered into by someone else, either before or after You have access under this cover, which provides cover to You.

## HOW TO MAKE A CLAIM

### MAKING A CLAIM UNDER AMERICAN EXPRESS CORPORATE PLATINUM INSURANCES

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

First read the relevant section of the specific and general terms and conditions to determine what is covered, noting particularly any conditions and exclusions and/or requests for specific data relating to Your claim.

#### Claiming under these Terms and Conditions

1. In the event of medical emergency or for travel assistance whilst overseas call Chubb Assistance on **+61 2 9335 3492**.
2. Please submit a written notice of a claim to:  
The Claims Department  
Chubb Insurance Australia Limited  
GPO Box 4907  
Sydney NSW 2001  
or by facsimile on +61 2 9335 3467 within twenty (20) days after the occurrence or commencement of any loss covered under these sections or as soon as reasonably practicable thereafter.
3. For a claim form please contact Us on 1800 236 023 or +61 2 3995 3492.
4. Benefits will be payable upon receipt of written proof, as required by Us, of a legitimate covered loss.
5. You must supply all of Your original invoices, receipts, and reports and any other documentation necessary to support Your claim.
6. You should keep copies of all documents that You send to the Appointed Claims Handler.
7. We will make payments within thirty (30) days if You are entitled to receive reimbursement.
8. All information and evidence required by Us or Our agents shall be furnished at the expense of You or Your personal representative and shall be in such form and of such nature as We may prescribe.

# DISPUTE RESOLUTION

If You are dissatisfied with Our service in any way You can contact Us on 1800 236 023 or +61 2 9335 3492 and We will attempt to resolve the matter in accordance with Our Internal Dispute Resolution procedures. To obtain a copy of Our procedures contact Us on the number above or email [CardmemberServices.ANZ@Chubb.com](mailto:CardmemberServices.ANZ@Chubb.com).

A dispute can be referred to the Financial Ombudsman Service (FOS) subject to its terms of reference. It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference and its contact details are:

**The Financial Ombudsman Service**

**Free call: 1300 78 08 08**

**Post: GPO Box 3, Melbourne VICTORIA 3001**

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

# PRIVACY

We are committed to protecting Your privacy. We collect, use and retain personal information in accordance with the National Privacy Principles. Our detailed privacy policy is available on Our website at <http://www.chubb.com/au>.

We collect personal information (which may include health information) to determine whether to provide this insurance and the cover under it, to administer it once it is in place and to handle or settle any claims made under it. We collect information directly from You or AEII or via Our agents and/or representatives.

We may disclose the information We collect to third parties, including AEII, contractors and contracted service providers engaged by Us to deliver Our products and services or carry out certain business activities on Our behalf (such as assessors and call centres) in relation to them, other companies within the Chubb Group, other insurers, Our reinsurers, and government agencies (where We are required to by law) and Your agents and/or representatives. These third parties may be located outside Australia.

You agree to Us using and disclosing personal information as set out in this privacy statement. This consent remains valid unless You alter or revoke it by giving written notice to Our Privacy Officer.

If You wish to access a copy of Your personal information, or to correct or update such personal information, or You have a complaint or want more information about how We manage personal information, You should contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001. Tel: +61 2 9335 3200 or email [Privacy.AU@Chubb.com](mailto:Privacy.AU@Chubb.com).



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