

# BANK FIRST PLATINUM CREDIT CARD

Overseas Travel Insurance  
Product Disclosure Statement  
and Policy



Bank First, a trading name of Victoria Teachers Limited ABN 44 087 651 769, acts under its own AFSL/Australian Credit Licence Number 240 960 and under an agreement with the insurer Insurance Australia Limited ABN 110 000 016 722 AFSL 227681 trading as CGU Insurance.

Use the contents pages and topic index to help find what you are looking for in this booklet. Important tasks such as how to make a claim are explained in easy to follow steps. And we have included a glossary of words with a special meaning.

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# Travel insurance

- Please read this booklet carefully to ensure the cover we provide is appropriate for your specific circumstances.
- This booklet contains important information about your cover and how to make a claim.
- Your Bank First Platinum Card must be current and valid and you must meet the eligibility requirements for cover to apply.

If you require additional information, please contact us or your insurance adviser.

## Important information

This Bank First Platinum Card Overseas Travel Insurance is provided at no additional cost to eligible Bank First Platinum Cardholders whilst continuing to be a cardholder of a valid Bank First Platinum Card. This cover is for international travel only. It does not provide any cover for domestic travel other than transiting to an international port to begin your journey.

## The issuer

The issuer of this cover is Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU) In this booklet, CGU is referred to as 'CGU', 'we', 'our' or 'us'.

This cover is available under a Master Policy between CGU and Victoria Teachers Limited ABN 44 087 651 769, AFSL 240 960, trading as Bank First.

You do not hold the insurance policy, but you are entitled to receive benefits under it. The cover is automatically available to you if you are a cardholder and meet the eligibility requirements shown in the section titled 'When does the cover apply?', but you are not obliged to accept the cover. However, if you want to make a claim under the cover, you will be bound by the terms and conditions as set out in this booklet.

Bank First is not the issuer of the cover and neither it nor any of its related companies guarantee or are liable to pay any of the benefits under the cover.

Bank First does not receive any commission or remuneration in relation to the cover set out in this booklet.

Neither Bank First nor any of its related companies are Authorised Representatives of CGU or any of its related companies.

## Sanctions

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

## How do I activate the cover?

This cover is automatic for cardholders of a valid Bank First Platinum Card.

## When does the cover apply?

As described in this booklet, we provide cover to valid Bank First Platinum Cardholders for cancellation costs and additional travel and medical expenses incurred on an international journey.

If the cardholder is eligible for this cover, the cardholder's spouse and/or dependant children are also eligible for cover if they are traveling with the cardholder on a journey.

Additional/supplementary cardholders of the Bank First Platinum Card are not eligible for cover unless they are the cardholder's spouse or dependant child travelling with the cardholder on a journey.

If you want to make a claim, you are bound by what is set out in this booklet. Therefore, it is important that you read this booklet carefully and keep it in a safe place.

You may also need to keep detailed particulars and proof of any loss including sales receipts.

## How can this cover be terminated or changed?

Bank First and CGU may amend or terminate the insurance policy at any time. CGU may also refuse to cover any individual Bank First Platinum cardholder.

Any amendment to cover will be placed on the Bank First web-site. The existing cover will apply to journeys purchased before the date of the change or termination.

Cover will terminate immediately upon cancellation of your Bank First Platinum Card for the following reasons:

- a) cancellation by you, or
- b) cancellation by the Bank First in accordance with its rights under the terms of its contract with you for the issue of your Bank First Platinum Card.

## Enquiries

Additional copies of this document can be obtained by phoning Bank First, on 1300 654 166, or by making a request online at [www.bankfirst.com.au](http://www.bankfirst.com.au).

If you require more information about this cover, please contact us or your insurance adviser.

# 24 Hour Emergency Help Hotline

Emergency help is available 24 hours a day. If you have any difficulties while you are travelling, call our Emergency Assistance Hotline and speak with one of our expertly trained, multilingual staff.

The number to call while overseas is reverse charged via the local operator + **61 2 8895 0698**, or you can email requests for emergency assistance to [travelassist@cgu.com.au](mailto:travelassist@cgu.com.au).

Please advise your member number and contact details when you call or email so that we may assist you.

The Emergency Assistance Hotline is provided on our behalf by First Assistance. Staff can assist you with travel information and advice, including pre-trip information, and can help you with:

**Emergency travel assistance** — if there is an emergency, we can help you get access to travel information, and refer you to travel agents for airline and hotel reservations.

**Legal referral** — if you need legal advice, we can put you in touch with an embassy, consulate or alternative source.

**Lost luggage or travel documents** — we can put you in contact with the relevant authorities and help with replacement and/or recovery when the usual channels have failed.

**Medical advice** — you can speak with a medical professional about your medical requirements, 24 hours a day.

**Medical monitoring** — we will organise for the continued monitoring of your medical condition by a First Assistance medical officer.

**Medical referral** — we will provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment are required.

**Medical transport** — in cases of medical emergencies, we can help arrange and facilitate medical evacuations or repatriation back to Australia.

**Message line** — we have an emergency message relay service which will pass on messages to relatives or business associates if medical or travel problems disrupt your journey.

The 24Hour Emergency Help Hotline is for emergencies only. For all other claims, please contact CGU upon your return to Australia.

# Your Complimentary Cover

We cover international travel only. Cover is excluded for travel within Australia other than transiting to an international port to begin your journey.

Below is a summary of the major benefits available, and the maximum amounts we will pay for these benefits in Australian dollars.

All dollar values described in this booklet include GST.

Benefit	Sum Insured
Overseas medical expenses	\$50,000
Overseas emergency dental expenses	\$1,000 per person, up to \$2,000 in total
Cash in hospital	\$75 per day (after 48 hours) up to \$6,000 Single, \$12,000 Family
Cancellation and rescheduling	\$25,000
Agents cancellation fees	\$1,000
Additional expenses	\$25,000
Resumption of journey	\$3,000 Single, \$6,000 Family
Minor travel delay	\$500 Single, \$1,000 Family
Missed connection	\$2,000
Domestic pets (additional boarding fees)	\$500
Hire car excess waiver	\$2,000
Return of hire vehicle	\$500

<b>Mugging</b>	\$500
<b>Hijack</b>	\$5,000 Single, \$10,000 Family
<b>Luggage – in total (item limits apply)</b>	\$5,000 Single, \$10,000 Family
<b>Luggage delay – emergency purchases</b>	\$400 Single, \$800 Family (over 12 hours)  \$800 Single, \$1,600 Family (over 72 hours)
<b>Luggage item limits:</b>	
– items stolen from a vehicle	\$200 per item up to \$2,000 in total
– cameras and portable electronic equipment	\$4,000 per item
– business items	\$500 per item up to \$2,000 in total
– other items	\$1,000 per item
<b>Accidental death</b>	\$25,000 per adult, up to \$50,000 in total
<b>Loss of income</b>	\$1,500 per month, up to \$9,000 in total
<b>Funeral expenses</b>	\$20,000
<b>Liability</b>	\$2,500,000

## Definitions

The following key words (and their plurals) have the following special meanings when used in this booklet.

### **additional accommodation, meals or travelling expenses**

means only those reasonable expenses over and above what was expected to be paid for accommodation, meals or travelling expenses had the journey gone ahead as planned.

### **business partner**

a person who is a permanent resident of, and living in Australia, that is undertaking a legal business or commercial venture with you in Australia.

## **cardholder**

means a Bank First Platinum card account holder who is eligible for this cover.

Additional or supplementary cardholders, are not considered a cardholder for the purpose of this insurance.

## **dental expenses**

the costs you incur for dental treatment.

## **dental treatment**

treatment of healthy natural teeth or gums to stop sudden pain. This does not include normal or ongoing care of teeth.

## **dentist**

a medical practitioner who is registered and has the qualifications required to practice dentistry.

## **dependant child/children**

your child or grandchild who is under 21 years of age, financially dependent on you and not in full-time employment who travels with you on your journey.

## **doctor**

a medical practitioner who is registered and has the qualifications required to practice medicine.

## **Family**

the cardholder and their spouse and/or dependant children travelling with the cardholder on a journey.

## **hazardous**

something that may cause harm or loss unless dealt with carefully, including but not limited to construction work, mining and work involving machinery or tools.

## **incident**

a single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.

## **injury/injured, ill/illness**

an injury or illness suffered that requires medical treatment or dental treatment by a doctor or a dentist.

## **insolvency**

the financial inability to pay debts, including bankruptcy, liquidation, provisional liquidation, statutory protection, appointment of a receiver, or any other occurrence of a similar nature.

## **international waters**

waters outside the jurisdiction territory of any country.

## **journey**

means a continuous and unbroken period of up to four months during which time you are absent from Australia or its Territories. The travel arrangements for the journey must be booked before you leave Australia or its Territories and must include a fixed date ticket returning you to Australia within four months.

## **luggage**

personal items designed to be worn or carried that are taken on your journey, including items of clothing, personal jewellery, photographic and video equipment, hearing aids and purchases made overseas.

## **medical expenses**

costs incurred for medical treatment.

## **medical treatment**

includes, but is not limited to, medical and surgical care, hospitalisation, medication, physiotherapy, special diet or exercise programs, ongoing assessment and diagnostic investigations.

## **off-piste skiing**

is skiing, snowboarding or heli-skiing on an unprepared, trackless area away from regular ski runs, including skiing in the back country or unmarked or unpatrolled areas, either inside or outside a ski resort's boundaries.

## period of insurance

means, in relation to different types of cover, the following:

1. Cancellation and rescheduling cover starts from the date your travel arrangements are booked in Australia.
2. All other covers start when you leave your home in Australia to start your journey.
3. All cover stops when you return to your home in Australia or four months after your departure date, whichever comes first.

If, as a result of an incident that you can claim for under any of the sections of this cover (other than Liability), you must extend your journey, cover will continue until you can reasonably complete your journey.

## pre-existing medical condition

a medical or dental condition:

- that has been documented as ongoing prior to payment of a deposit for a particular journey or travel departure date
- that is currently being investigated or treated
- that manifested itself, became acute or exhibited symptoms, which would have caused a reasonable person to seek diagnosis, care or treatment, in the 30 days prior to booking a particular journey or your travel departure date
- for which prescribed medication is being taken
- for which the person has had surgery in the last 12 months
- for which the person is on a waiting list or have knowledge of the need for surgery, treatment or investigation, or
- that first manifested during the journey if you reschedule or extend your journey,

and includes any complication directly or indirectly related to that condition.

## public place

any place the public has access to, including but not limited to shops, airports, streets, hotel foyers, private car parks, boat, railway and bus stations, terminals and depots, parks, public swimming pools, beaches and playgrounds.

## **reasonable care**

a degree of care which is appropriate in the circumstances to minimise the potential for any loss and to safeguard property. For example, using appropriate locks on luggage, using lockers, locked storage facilities or safes where available.

## **reasonable costs**

for medical expenses and dental expenses, the costs incurred for a level of care that is at the same standard level given in the country you are in, but must not exceed the level of care that would normally be received in Australia.

For all other expenses such as transport, meals and accommodation, the costs incurred for a standard that is no better than the level originally booked for your journey.

## **relative**

a spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, niece, nephew, first cousin, fiancé or fiancée, permanently residing in Australia.

## **resident**

a person permanently residing in Australia and is:

- an Australian citizen, or
- a holder of a current and valid Australian permanent resident visa.

## **Single**

the cardholder travelling on a journey alone.

## **spouse**

a legal or de facto spouse or partner who is in a permanent relationship. We may ask for proof of marriage or a permanent relationship.

## **terrorism**

any act which may involve the use or threat of force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public.

## **travel documents**

include, but are not limited to, passports, visas, traveller's cheques and itineraries.

## **travelling companion**

any person you have arranged to travel with before you depart on your journey. They must be a permanent resident of Australia and be scheduled to travel with you for at least 50% of your journey.

## **you, your**

the cardholder and their spouse and dependant children who travel with the cardholder on a journey and are residents of Australia.

You does not include any person aged 70 years or over at the time of departing on a journey.

You does not include additional or supplementary cardholders who are not the spouse or dependant children travelling with the cardholder.

## **your home**

your usual residential address in Australia.

## Medical conditions that are pre-existing

Cover for pre-existing medical conditions is specifically excluded for any person, including you, your travelling companion, your relative, your travelling companion's relatives, or your business partner, whether or not they are a traveller covered under this policy.

There are some pre-existing medical conditions that we will cover automatically. This cover is only available to you if you are a permanent Australian resident, and we will only cover the conditions as listed below, provided:

- you have no other related pre-existing medical conditions
- the condition is stable and well controlled, and
- you are not waiting for treatment, or the results of medical tests or investigations in relation to any of these conditions.

We will cover:

- **Asthma** – if there has been no attack requiring treatment by a medical practitioner in the last 12 months
- **Cataracts** – if you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days
- **Diabetes non-insulin dependent** – if you were diagnosed over 12 months ago, and have not had any complications in the last 12 months. You must also have a current blood sugar level reading between 4 and 10
- **Ear grommets** – if you have no current infection
- **Eczema**
- **Epilepsy** – if there are no underlying medical conditions, and you have not required treatment by a medical practitioner for a seizure in the last two years
- **Gastric reflux** – if the condition does not relate to an underlying diagnosis (for example, a hernia or gastric ulcer)
- **Glaucoma**
- **Gout** – if the gout has remained stable for more than six months
- **Hay fever / Rhinitis**
- **Hearing Loss**

- **Hiatus hernia** – if no surgery is planned
- **Hip or joint replacement** – if performed more than six months ago and less than 10 years ago
- **Hormone replacement therapy**
- **Hypercholesterolemia (high cholesterol)** – if you have no known heart condition
- **Hypertension (high blood pressure)** – if you have no heart conditions and your current BP reading is lower than 165/95
- **Impaired glucose tolerance**
- **Insomnia**
- **Macular degeneration**
- **Osteopenia**
- **Peptic ulcer** – if the condition has remained stable for more than six months
- **Pregnancy up to and including 24 weeks** – if no complications exist and the conception was not medically assisted
- **Solar keratoses**
- **Underactive thyroid** – if this is not as a result of a tumour

## Excess that applies when you make a claim

An 'excess' is your contribution towards the cost of a claim. We will reduce the amount we pay for a claim for any one incident by the first \$300 (the excess).

Only one excess applies to each incident.

# What is covered

## Cancellation, rescheduling and travel delay

### Cancelled travel

The most we will pay for all costs under cancelled or rescheduled travel is \$25,000 in total per journey.

We will cover the amount you have paid in advance for travel arrangements that are unused and you are unable to recover, less any refunds due to you, if you have to cancel due to unforeseen circumstances.

We will also cover your travel agent's cancellation fees up to \$1,000.

If you have paid for your journey using frequent flyer points or similar air travel points and cannot recover the lost points from any other source, we will pay you the value of your lost points.

We will only cover these amounts if you cancel your journey because of unforeseen or unforeseeable circumstances that we agree to cover, including:

- you, your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill. For a relative or business partner not travelling with you, the injury or illness must be life threatening
- you are an employee of the state and/or federal police, fire brigade, ambulance or armed forces and your services are required due to a state of emergency being declared
- you are retrenched unexpectedly and not voluntarily
- your need to sit for supplementary exams or to attend jury duty
- cancellation of a wedding, conference, pre-paid concert, course, or sporting event and the sole purpose of the journey is to attend that event.

Alternatively, prior to the commencement of a journey, if you are unable to travel on your original departure date due to unforeseen or unforeseeable circumstances that we agree to cover, we will cover the reasonable costs of rescheduling the journey, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the journey been cancelled.

If the reason for rescheduling a journey was due to an illness or injury, the illness or injury will be considered a pre-existing medical condition for the new period of journey and will not be covered.

**We will not cover** rescheduling costs and cancellation costs for the same period.

### **Additional expenses**

The most we will pay, in total, for all Additional Expenses is \$25,000 in total per journey.

### **Accommodation and travel expenses**

We will cover the reasonable additional costs, for additional accommodation and travel expenses that result from your journey being delayed or interrupted.

We will only cover these costs if the delay is caused by:

- the transport you booked being cancelled, delayed or diverted due to strike, riot, civil commotion or hijack
- the loss or theft of, or damage to, your passport or travel documents
- you or your travelling companion unknowingly breaching a quarantine regulation
- severe weather or a natural disaster
- injury or illness suffered by your travelling companion, or
- a railway, motor vehicle, marine or aircraft accident

however, we require written proof of any delay or interruption from your carrier.

## Returning you to Australia

We will cover the reasonable additional costs to return you to Australia if your journey is interrupted.

We will only cover these costs if:

- your relative, travelling companion, travelling companion's relative, or your business partner, who resides in Australia, unexpectedly dies, or becomes injured or ill. For a relative or business partner not travelling with you, this injury or illness must be life threatening
- your residence where you normally live in Australia is destroyed by fire, explosion, earthquake or flood.

You must use any pre-arranged return travel to Australia. If you would like a fare upgrade for your return to Australia, you must get our agreement before you make the booking.

## Minor travel delays

We will cover the reasonable costs of additional accommodation and meals if your scheduled transport is delayed for more than six hours.

The most we will pay in total per journey is \$500, if the cardholder is travelling alone or \$1,000 if the cardholder is travelling with their spouse and/or dependant children.

We will only cover these costs:

- until the date your journey is resumed or cancelled
- if the delay was not your fault, and
- you are unable to recover these costs from anyone else.

## Domestic pet boarding fees

We will cover additional boarding fees for your domestic pets, up to \$25 for every 24 hours you are delayed and up to a total of \$500 per journey.

We will only cover these costs if:

- you are delayed beyond your originally booked return date
- you provide proof of your additional boarding fees, and
- the delay was not your fault.

## Missed connection

We will cover the reasonable cost of alternative transport or services up to \$2,000 per journey if you miss, or are going to miss, your connecting transport to attend a special event, which cannot be delayed because of your absence.

Special events include weddings, funerals, conferences, major concerts or sporting events. We will only cover these costs if:

- the transport was already booked and paid for with a registered transport provider
- you are unable to reach your transport due to circumstances beyond your control
- the delay is not caused by the cancellation of the transport, and
- you cannot recover these expenses from anyone else.

## Resuming your overseas travel

If we have returned you to Australia, we will cover the cost of a one-way ticket to the destination listed on your original itinerary where your journey was interrupted.

If we have used your original return ticket to return you to Australia, we will provide you with a new return ticket matching your original return date at the same fare class originally selected by you.

The most we will pay in total per journey is \$3,000 if the cardholder is travelling alone or \$6,000 if the cardholder is travelling with their spouse and/or dependant children.

We will only cover this if:

- your overseas journey was interrupted as a result of the death, injury or illness of your relative, travelling companion, travelling companion's relative or your business partner, who resides in Australia. For anyone not travelling with you, the injury or illness must be life threatening
- there is at least 14 days of the originally booked journey remaining from the date you resume your journey, and
- you complete your journey by the originally booked return date.

While you are in Australia this cover will be suspended and will recommence once you resume the journey, subject to the originally booked expiry date.

## Cancellation, rescheduling and travel delay exclusions

We will not cover losses directly or indirectly caused by:

- delays due to a carrier, including the rescheduling, cancellation or breakdown of your transport, unless the costs are covered under 'Minor travel delays'
- any business, financial or contractual obligations of you, or any other person
- a fault or a mistake in your travel arrangements made by you, a travel agent, tour operator or travel wholesaler
- your tour operator cancelling a tour because there are not enough people travelling on the tour, or part of the tour
- any act of terrorism
- a human pandemic, epidemic or any other outbreak of infectious disease including any derivative or mutation, or the threat or perceived threat of any such pandemic, epidemic or outbreak, but only if a deposit for the journey was paid after an alert or warning was made regarding any outbreak or possible outbreak
- the death, injury or illness of any person living outside Australia
- any incident occurring before you booked a journey that may cause your journey to be cancelled, abandoned, shortened or extended.

### **We will not cover:**

- rescheduling costs incurred after you have departed on your journey
- additional travel and accommodation expenses if you have received cancellation or rescheduling costs for the same period
- your travel expenses to return to Australia if you have tickets that allow your dates of travel to be changed
- your return fare to Australia if you have not already booked and paid for it before we return you to Australia. We will deduct the cost of this fare from any claim where we have returned you to Australia
- any expense incurred following your disinclination to travel or to continue with your journey when official directives from the local or national authority state it is acceptable to do so

- additional expenses resulting from your decision to extend your journey beyond the originally booked journey before departing Australia.

## Luggage and travel documents

The maximum amount we will pay for your lost, damaged or stolen luggage and travel documents in total per journey is \$5,000, if the cardholder is travelling alone or \$10,000 if the cardholder is travelling with their spouse and/or dependant children.

### Emergency purchases of clothing and toiletries

If your luggage has been misdirected, misplaced or delayed by your carrier, we will reimburse you for emergency purchases of clothing and toiletries, up to \$400 if the cardholder is travelling alone or \$800 if the cardholder is travelling with their spouse and/or dependant children.

We will double these amounts if your luggage is still not returned to you after 72 hours.

If you are entitled to compensation from the carrier, we will only pay the difference between the amount of emergency purchases and what the carrier will reimburse, up to the limit of this cover.

You must provide receipts for your emergency purchases and have written proof from the carrier that:

- you were unable to get your luggage for at least 12 hours, and
- your luggage was checked in with your carrier for storage in the cargo hold of your transport.

**We will not cover** these costs if you are on the final part of your journey.

### Travel documents

We will cover the cost of reissuing or replacing your travel documents, credit, debit or cash cards if they are stolen during your journey.

If your credit, debit or cash cards are misused after they are stolen, or fraudulently used on-line we will cover any amounts you cannot recover from the issuing financial institution.

We will only cover this if you have complied with all the terms and conditions on which the cards were issued and have done everything you can to minimise your loss.

## **Luggage items, sets, pairs or collections**

If your luggage is lost, damaged or stolen during your journey we will, at our option, repair, replace or pay you the value of the item, less depreciation due to age, wear and tear.

We will not pay more than the original purchase price of an item and the amount of depreciation will be determined by us.

We will reduce any claim under this section by any amount that we have paid for emergency purchases of clothing and toiletries that arise from the same incident.

The most we will pay is:

- if your luggage is stolen from a locked and unoccupied vehicle by forced entry, up to \$200 for each item, set, pair or collection (which includes attached or unattached accessories), and \$2,000 in total, provided the items were locked in the boot or a lockable compartment of the vehicle,
  - however, we will not pay any claim if they were left in the vehicle overnight
- for luggage items that you use solely for earning your income up to \$500 for each item, set, pair or collection (which includes attached or unattached accessories), and \$2,000 in total
- for all other luggage items, the maximum amount we will pay for any one item, set, pair or collection (which includes attached or unattached accessories) is:
  - \$4,000 for cameras and portable electronic equipment
  - \$1,000 for all other items.

You must report the loss, damage or theft to the police, the transport provider or another appropriate authority within 24 hours of the incident, and have written proof that you have made the report, and the lost, damaged or stolen items are listed in the report.

## Luggage and travel documents exclusions

### We will not cover:

- electrical or mechanical breakdown of items
- damage to fragile or brittle items, unless they are broken during a motor vehicle collision. This does not apply to spectacle lenses, binoculars, cameras or video equipment
- loss due to:
  - depreciation
  - wear and tear
  - climatic or atmospheric conditions
  - vermin and rodents
  - insects or birds
  - cleaning, repairing or restoring
- loss or theft of luggage left unsupervised in a public place. Your luggage is considered unsupervised when it is left
  - with a person other than your travelling companion
  - in a position where it remains out of your sight for a sufficient length of time for it to be removed without your knowledge, or
  - at a distance which creates an opportunity for it to be taken without reasonable chance of you apprehending or identifying the thief.
- loss or theft of luggage from a vehicle if the:
  - vehicle was unlocked
  - items were not locked in the boot or a lockable compartment of the vehicle, or
  - items were left in a vehicle overnight (even if locked in the boot or lockable compartment of the vehicle)
- damage to sporting equipment while it is in use
- mechanical or machine parts, items for sale, cargo taken with you or purchased overseas
- loss of, or damage to, your luggage that you do not take with you on your transport, or which has been sent by road, rail or marine freight contract

- loss of, or damage to, jewellery, watches, cameras, video cameras, mobile phones, computers or portable electronic equipment which you have put in the cargo area of a train, aircraft, ship or coach, starting from the time you check-in your luggage with the transport provider
- loss of or damage to luggage you have not taken reasonable care to secure in a backpackers or hostel-type facility
- items left behind in any accommodation after you have checked out or items left behind in any aircraft, ship, train, bus, taxi or private or rental vehicle

## Medical and Dental Expenses

The maximum amount we will pay in total for all cover under this section is \$50,000 per journey.

### Overseas medical cover

We will cover your reasonable overseas medical expenses if you become injured or ill while travelling overseas and need medical treatment.

We will only provide this cover if your treating doctor authorises the treatment and our doctor agrees the treatment was reasonable.

We will also cover any ongoing physiotherapy or manipulative therapy while overseas following an illness or injury that occurred overseas, provided your treating doctor recommends it in writing.

We will only provide this cover for the reasonable costs for overseas medical expenses that are charged for up to 12 months from the date you are first injured or fall ill, or the end of your period of insurance whichever comes first.

You must inform us as soon as possible if you have been admitted to hospital. We have the option of returning you to Australia if the costs of overseas medical expenses are likely to exceed the cost of returning you to Australia, subject always to medical advice. We also have the option of evacuating you to another country.

## Overseas dental expenses

We will cover your emergency overseas dental expenses up to \$1,000 per person and up to \$2,000 in total per journey.

This does not include normal or ongoing care of teeth.

We will only cover these costs:

- for dental treatment you receive to healthy natural teeth or gums to stop sudden pain resulting from an accident during a journey, and
- if your treating dentist authorises the treatment and our doctor agrees the treatment was reasonable.

**We will not cover** any treatment that can be delayed until your return to Australia.

## Cash in hospital

If you become ill or injured and are hospitalised for more than 48 continuous hours while you are overseas, we will pay you \$75 for every 24 hours you are required to stay in hospital up to a total per journey of \$6,000 if the cardholder is travelling alone or \$12,000 if the cardholder is travelling with their spouse and/or dependant children.

We will pay this amount in addition to any medical expenses we cover.

We will not pay:

- for the first 48 continuous hours of hospitalisation
- if you are not entitled to claim for overseas medical expenses under this complimentary cover.

## Overseas evacuation costs

We will cover the cost of transporting you back to Australia, or another place, if you become ill or injured while you are on a journey.

We will only cover these costs if our doctor agrees with your treating doctor or dentist that you need to be moved and if we organise your transportation.

Travel must be at the same fare class as originally selected by you, utilising any pre-arranged airfares, unless our doctor agrees otherwise on the basis of a written recommendation by your treating doctor or dentist.

If we agree to return you to Australia, we will also pay for any ambulance that is required to transport you to the nearest hospital or to your place of residence in Australia.

## Accommodation and travel expenses

We will cover the reasonable costs of additional accommodation and travel expenses that result from you being delayed due to illness or injury.

We will only cover these costs if the illness or injury needs immediate treatment from a doctor or dentist who certifies you as unfit to travel.

If you shorten your journey and return to Australia we will reimburse the reasonable additional cost of your return provided the return to Australia was on the written advice of your treating doctor or dentist and agreed to by our doctor. We will only pay the cost of the same fare class originally selected by you and you must use any pre-arranged return travel to Australia.

## Non-medical escort

We will pay the reasonable costs of either a spouse, relative or travelling companion to travel to and stay with you, or escort you to Australia or to another place as agreed by us, if our doctor agrees with your treating doctor that assistance is required.

## Medical and dental exclusions

### **We will not cover:**

- any medical expenses or dental expenses for treatment received in Australia. This includes ambulance services provided to you in Australia unless we have agreed to cover such costs
- routine medical treatment or dental treatment, even if for a pre-existing medical condition that is automatically covered
- the cost of any medical treatment or dental treatment that can be delayed until you return to Australia
- any costs to treat an illness, disease, or deterioration/decay of teeth, or ongoing maintenance of teeth or gums
- dental expenses resulting from damage to bridges, crowns, braces or implants

- you, if we ask you to move and you, your spouse, or relatives refuse to let you be moved when we and your treating doctor agree that you can be moved. We will stop covering you from the date we ask you to move, you will then be responsible for any on-going or additional costs relating to or arising out of the incident you have claimed for
- accommodation or travel expenses that result from you being delayed due to an illness or injury, unless your doctor recommends in writing that you are unfit to travel or to continue with your originally booked journey. Unfit to travel does not include mere discomfort when travelling.
- accommodation and travel expenses resulting from any act of terrorism
- expenses incurred to resume your journey after we have returned you to Australia following you becoming ill or injured
- travel and accommodation expenses if we have paid cancellation costs for the same period
- a return ticket to Australia if you have not already booked and paid for it before we return you to Australia. We will deduct the cost of this fare from any claim where we returned you to Australia.

## Death or permanent disability

### Accidental death and disability

We will pay your estate if you die, or pay you if you become permanently disabled as a result of an incident caused by violent, visible and external means, up to a total per journey of \$25,000 if the cardholder is travelling alone or \$50,000 if the cardholder is travelling with their spouse. We will only pay a maximum of \$25,000 for any one adult.

We will also pay you, or your estate, up to a maximum of \$5,000 if any dependant children travelling with you die, or become permanently disabled.

We will only pay for death or disability resulting from an incident that happened during a journey and occurring within 12 months of that incident if:

- your estate provides us with a certified copy of the Death Certificate, or

- you lose your sight, or
- you lose a limb, or
- you lose the use of a limb, above the ankle or above the wrist.

The loss, or loss of use, must be total and permanent and you must provide us with a doctor's certificate.

## **Funeral expenses**

If you die during a journey, we will cover your overseas funeral or cremation costs, or the cost of returning your remains to Australia up to \$20,000 in total per journey.

## **Loss of income**

If you are injured in an incident caused by violent, visible and external means while overseas and as a result are unable to resume work, we will cover you for loss of income, up to a maximum of six months commencing from the 31st day after you were due to resume your usual work in Australia.

The most we will pay is:

- the difference between your average net monthly earnings for the six months prior to the incident, and any amount you earn during the period when the loss of income is payable, or
- \$1,500 each month.

whichever is the least amount.

We will only cover this if:

- you arranged to resume your usual work on your return to Australia
- your inability to resume work occurred less than 30 days after the incident
- you provide us with a doctor's certificate stating that you are unable to resume work, and
- the incident occurred on your journey during the period of insurance.

## Death or permanent disability exclusions

### We will not cover:

- any death that occurs more than 12 months after the journey has concluded
- any claims under this section if you or your estate cannot provide us with a certified copy of the Death Certificate or any other evidence needed to support the claim
- you if the death or disability is directly related to Deep Vein Thrombosis (DVT)
- loss of income suffered by any dependant children.

## Liability

### Liability cover

We will cover your legal liability as a result of an incident during your journey that causes loss or damage to someone else's property, or death or bodily injury to another person, up to \$2,500,000 in total per journey.

The policy limit includes any legal costs you have to pay in relation to the incident, that you have advised us of before they have been incurred and which we have agreed in writing to pay you, including costs awarded against you.

If someone is making a liability claim against you, you must not:

- pay or promise to pay for the claim, or
- admit responsibility for the claim.

### Liability exclusions

We will not cover any amount you are legally liable to pay for:

- death, bodily injury or disease caused to you, your relative, your travelling companion, your business partner, any person you employ, or anyone you have covered under a workers' compensation legislation, ordinance or agreement

- any incident where another insurance policy which is required by law provides cover for your liability
- loss of, or damage to, property you own, you have borrowed, hired or have under your control
- death, bodily injury, disease or damage to property which arises out of your business, profession or trade activities, including giving advice
- penalties, fines or awards of aggravated, exemplary or punitive damages made against you
- death, bodily injury, disease or damage to property which arises out of your ownership, use or possession of any mechanically propelled vehicle, aircraft or watercraft.

## Additional cover included in this insurance

### Hijack

If you are travelling by public transport during a journey overseas and your transport is forcibly seized for the purpose of extortion or any other illegal reason, we will pay up to a total per journey of \$5,000 if the cardholder is travelling alone or \$10,000 if the cardholder is travelling with their spouse and/or dependant children.

**We will not cover** any incident resulting from any act of terrorism.

### Mugging

We will pay \$500 per journey if you are travelling on a journey overseas and are injured and hospitalised as a result of a mugging.

We will only cover you if you report the mugging to the police within 24 hours of the incident, and you can produce written proof that you have made the report.

**We will not cover** any incident resulting from any act of terrorism.

## Hire vehicle excess waiver

We will pay the insurance excess you are liable for under a hire car agreement up to \$2,000 or the cost of repairing the hire vehicle, whichever is lower.

We will only cover you if:

- you are the driver, and are nominated as a driver on the rental agreement
- you hired the vehicle through a registered hire vehicle company
- you are involved in an accident in a vehicle you have hired, or the hired vehicle suffers loss or damage as a result of malicious damage or theft, and
- you are a fully licensed driver and have fulfilled all the terms and conditions of the hire agreement.

This cover is not a substitute for rental vehicle insurance and only provides cover for the excess component up to the applicable limit or the cost of repairing the vehicle, whichever is lower.

### **We will not cover:**

- any amount you are liable to pay arising out of your acceptance of an additional excess to reduce the hiring fees
- any incident resulting from any act of terrorism
- you using the rental vehicle in breach of the rental agreement, or
- administrative charges or fees of the rental company that are not part of a motor vehicle insurance excess.

## Return of a hire vehicle

If you hire a vehicle and become unfit to drive while on a journey, we will cover the cost of returning the hire vehicle to the nearest depot, up to \$500.

We will only cover this if the vehicle was hired from a registered hire vehicle company and you provide us with a certificate from your doctor or dentist stating that you are unfit to drive.

**We will not cover** any incident resulting from any act of terrorism.

## General exclusions to your cover

These are the general exclusions which apply to all sections of this policy. You should read them, together with the cover and specific exclusions referred to under each section. Any cover we provide is subject to the following exclusions.

### **We will not cover any loss or damage as a result of, or caused by:**

- you travelling against medical or dental advice
- any incident that does not occur during the period of insurance
- theft or loss of cash, bank notes and other negotiable items, unless the loss is covered under 'Travel documents'
- pre-existing medical conditions of any person, including you, your travelling companions, your relatives, or your business partners, unless the condition is one we automatically cover
- pregnancy or childbirth, involving you or any other person, after the end of the 24th week of pregnancy, including the health of a newborn child

The 24th week is calculated using your estimated date of delivery given to us by your doctor.

- any expenses you incur after the end of your originally booked journey, which are directly related to any injury or illness you suffered during that journey if you, being medically able to, decide not to return to Australia on the originally booked return date
- your failure to take reasonable care to:
  - safeguard your property, including failure to use locks on luggage, or use any lockers, safe or safety deposit facility made available to you
  - avoid accidental injury, including your failure to wear and/or use appropriate safety equipment
  - minimise your loss
- any act of violence or intentional damage by you
- motorcycling, moped riding or mechanically assisted bicycling, if the driver does not have a current Australian motorcycle licence – this applies even if the driver is not required to hold a motorcycle licence or a motorcycle licence is not required by law in the country you are in

- quad biking
- hunting
- racing, other than on foot
- any sporting activity you play for which you receive or are eligible to receive a financial reward (such as an appearance fee, a wage or salary) from training or participating in that sporting activity, regardless of whether or not you are a professional sports person
- polo
- off-piste skiing, snowboarding or heli-skiing
- diving with an artificial breathing device, unless you have an open water diving certificate or are being directly supervised by a qualified diving instructor
- travel in, or attached to, any air-supported devices (e.g. hang glider), unless you are a passenger in a fully licensed passenger aircraft operated by an airline or air-charter company
- abseiling, mountaineering or rock climbing if you need to use climbing equipment
- yachting which involves sailing in international waters
- you, or your travelling companion no longer wanting to travel, or deciding to change your plans
- you not following advice in the mass media or any government or other official body's warning and you did not take appropriate action to avoid or minimise any potential claim under your cover (including delay of travel to the country or part of the country referred to in the warning)
- loss of enjoyment or other financial loss not covered in this cover
- suicide or attempted suicide of any person
- sexually transmitted or transmittable diseases, or any disease transmitted by you
- the effects of alcohol or drugs
- any form of consequential loss
- any illegal or unlawful act by you including any loss because of your legal detention or the legal confiscation or destruction of your property
- breach of any government prohibition or regulation

- failure to adhere to local immigration laws, including the failure to obtain a visa, work permit or passport when you are required to do so
- war or warlike activities, invasion, acts of foreign enemies, civil war, revolution, insurrection or act of a military power
- anything nuclear or radioactive
- any medical or dental condition that results in you deciding not to travel even if it is a pre-existing medical condition that is automatically covered unless you have a medical certificate from a registered doctor or dentist advising you are unfit to travel for the relevant period
- the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider to provide services or accommodation due to their insolvency, or the financial insolvency of any person, company or organisation they deal with
- any advice given, services provided or any acts or omissions of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider including, without limitation, providers of medical services, transportation, security personnel, legal services or any other third party provider
- accidental damage, loss or theft of any stock in a business, trade or profession, or goods purchased for re-sale or consignment
- you engaging in any hazardous work.

**We will not cover:**

- you, if at the time you departed on your journey you:
  - did not have a ticket returning you to Australia within four months of the originally booked departure date;
  - were over 70 years of age
- additional or supplementary cardholders unless they are the spouse or dependant child of the cardholder and are travelling with the cardholder on a journey. This exclusion will not apply while the spouse or dependent child is travelling directly to the cardholder from Australia or directly back to their home in Australia after departing from the cardholder

- to the extent permitted by law, losses covered under any other policy or scheme, including a private health insurance scheme, workers' compensation scheme, or other accident compensation schemes
- telephone or transport costs in connection with any claim, unless cover is specifically listed in this booklet
- unused prepaid travel tickets where we have repatriated you home
- any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services
- any expenses if you travel in order to get medical or dental treatment or elective surgery, including travel to get treatment for a pre-existing medical condition that we automatically cover. This includes any expenses arising from complications, side-effects or ongoing care required due to this treatment or surgery.

# Your responsibilities when you have Complimentary Cover

There are responsibilities that you must meet when you use this Complimentary Cover, and you must tell us if there are any changes in circumstances during the period of insurance.

## Your responsibilities when you are making a claim

When you make a claim for incident cover, or legal liability, there are a number of responsibilities that you must meet.

You must:

- be truthful and frank in any statement you make in connection with a claim
- take safe and reasonable steps to prevent any further loss, damage or liability occurring
- report loss, damage or theft of your luggage to the police, transport provider or any appropriate authority within 24 hours of each incident taking place and obtain written proof of the report. The lost, damaged or stolen items must be listed in the report.
- give us any information or assistance we require to investigate and process your claim
  - this may include police reports, declarations or evidence of ownership
- not pay or promise to pay for a claim, or admit responsibility for a claim.

In addition, you also give us your rights to claim from anyone else

- if you have a right to claim from anyone else for an incident covered by us, you give us your rights to make that claim, to conduct, defend or settle any legal action and to act in your name – you must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require.

## **If you do not meet your responsibilities**

If you do not meet your responsibilities, we may refuse your claim or reduce the amount we pay for your claim.

## **Our commitment to you**

### **The basis on which we will provide this cover to you**

We provide insurance cover to you based on the understanding that:

- you are a permanent resident of Australia
- you intend to return to Australia after your journey
- you will purchase a return ticket in Australia before you commence your journey, returning you to Australia within 4 months from your departure date
- you are medically fit to travel, and
- you do not know of any reason why your journey may need to be cancelled, disrupted or extended.

If you become involved in legal proceedings relating to this cover, we may take over the action on your behalf. You must cooperate with us and assist us if we try to recover from the person who caused the loss.

## **Our guarantee**

Our Guarantee assures you of quality cover and service at all times.

### **Fair dealing guarantee**

We will meet any covered claims fairly and promptly.

### **Service guarantee**

We will provide you with the highest standard of service.

# The General Insurance Code of Practice

The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to commit us to high standards of service
- to promote better, more informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for the resolution of complaints and disputes between us and you, and
- to promote continuous improvement of the general insurance industry through education and training.

## Our commitment to you

We have adopted and support the Code and are committed to complying with it. Please contact us if you would like more information about the Code.

## How CGU protects your privacy

We use information we collect to allow us to offer our products and services. This means we may need to collect your personal information, and sometimes sensitive information about you as well (for example, health information for travel insurance). We will collect this information directly from you where possible, but there may be occasions when we collect this information from someone else.

CGU will only use your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give us your information, but this may affect our ability to provide you with insurance cover.

We may share this information with companies within our group, government and law enforcement bodies if required by law and others who provide services to us or on our behalf, some of which may be located outside of Australia.

For more details on how we collect, store, use and disclose your information, please read our Privacy Policy located at [www.cgu.com.au/privacy](http://www.cgu.com.au/privacy). Alternatively, contact us at [privacy@cgu.com.au](mailto:privacy@cgu.com.au) or 13 15 32 and we will send you a copy. We recommend that you obtain a copy of this Privacy Policy and read it carefully.

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this Privacy Policy.

Our Privacy Policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how we will deal with your complaint.

# How to make a claim

## What you need to do to make a claim

### 1. Contact us

We will give you immediate advice and assistance with your claim lodgement, 24 hours a day, 7 days a week. We will ask you a range of questions to help us assess your claim.

Telephone: 13 24 80

You must tell us of any claims within 30 days of completing or cancelling your journey.

### 2. Provide us with all the information we need to assess your claim

We will need original medical, dental or police reports, declarations, receipts, valuations or other evidence of ownership.

For medical or dental expenses, we will need written confirmation of your illness or injury from a qualified doctor or dentist.

For loss or theft of luggage items, we will need a copy of the report you lodged with the police or the carrier from where the loss or theft was reported, together with evidence of ownership, such as original receipts or operating manuals.

For delay of luggage we will also need written advice from your transport provider of the amount of compensation you are entitled to claim from the transport provider for the delay.

For cancellation or rescheduling expenses, we will need original receipts, tickets, or a letter from the travel agent showing any charges to re-arrange or cancel your journey, or a doctor's or dentist's certificate or letter from the carrier.

### **3. Subrogation**

If you can claim from anyone else and we also pay you, then you must refund us the amount we paid if they pay you. You cannot claim from us and them unless we are only making up the difference.

You must assist us even after we have paid your claim if we want to recover the amount of any payment from anyone who caused you to suffer loss or damage. This could include attending court to give evidence.

## **How we settle your claim**

### **1. If we agree to settle your claim**

The maximum amount we will pay for all claims in total under each section of the Complimentary Cover is shown under 'Your Complimentary Cover'. The limits that apply to the benefits are the maximum amount we will pay for all claims made by you and/or any other person covered under the Complimentary Cover.

Where we make a payment under this Complimentary Cover for acquisition of goods, services, supply or compensation, we will reduce the payment by deducting any input tax credit you are entitled to under A New Tax System (Goods and Services Tax) Act 1999.

Any claims that we pay will be in Australian dollars, the rate of exchange we will use will be the exchange rate applicable on the date you had your loss of expense.

## **2. If you need to pay an excess**

If we settle your claim, we will deduct the amount of the excess from the amount we settle your claim for or we will ask you to pay the excess to us.

## **3. If we agree to settle your luggage claim**

We will decide whether to:

- repair the luggage
- replace the luggage with nearest equivalent new luggage, or
- pay you the cost of repair or replacement.

We will not pay more than the original purchase price for any item. We will reduce the amount we pay:

- to allow for age, wear, tear and depreciation, and
- by any amount that we pay you for emergency purchase of clothing and toiletries, if you make a claim for both lost luggage and emergency purchase of clothing and toiletries from the same incident.

If we agree to settle your luggage claim any salvage becomes our property.

## **4. If we agree to settle your cancellation claim and you have used frequent flyer points or a similar scheme to purchase your ticket**

We will:

- obtain the cost of an equivalent class airline ticket based on the quoted retail price at the time we assess the claim
- deduct your financial contribution made towards the airfare
- then multiply this figure by the total number of points lost, and
- divide by the total number of points used to obtain your original ticket.

## Steps to resolve a complaint or dispute

As part of our commitment to customer service, we have an internal dispute resolution process in place.

- If you have a complaint, the first thing you or your insurance adviser should do is speak to a staff member in the area concerned.
- If your complaint relates specifically to a claim, speak to the claims officer managing your claim.
- If the staff member or claims officer are unable to resolve the matter for you, you may speak to a manager.
- If you are not satisfied with the response from the manager you can seek a review. The manager will refer you or your insurance adviser to the internal dispute resolution department who will conduct a review of your dispute.
- If the matter is still not resolved, you can seek an external review of our decisions. We can provide you or your insurance adviser with information on which options are available to you, such as referring you to the external dispute resolution scheme administered by the Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).

For more information about our complaint and dispute resolution procedures, contact us.

See **back cover** for contact details ►

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## CONTACT DETAILS

Enquiries 13 24 81

Claims 13 24 80

### Mailing address

GPO Box 9902 in your capital city



[CGU.COM.AU](https://www.cgu.com.au)

### Bank First

T 1300 654 166

F (03) 9882 4393

### Registered Address

117 Camberwell Road  
Hawthorn East VIC 3123

### Registered Address

PO Box 338  
Camberwell VIC 3124



[BANKFIRST.COM.AU](https://www.bankfirst.com.au)

Preparation date 30/06/2019



### Intermediary

Bank First is a trading name  
of Victoria Teachers Limited  
ABN 44 087 651 769  
AFSL 240 960



### Insurer

**Insurance Australia Limited**  
ABN 11 000 016 722 AFSL 227681  
trading as CGU Insurance