

Suncorp Bank Business Visa Debit Card Cardholder's Policy

Transit Accident Insurance

Effective Date: 15 November 2010.

Contents

Important information about the insurance	3
Definitions	4
Terms and Conditions	6
Claims	8
Complaints	9
Privacy	10
General Insurance Code of Practice	11

Important information about the insurance

This is **your** Suncorp Bank Business Visa Debit Account Transit Accident Insurance provided at no additional cost to **you**, and applies if the entire payment for **your trip** was charged to the **cardholder's Suncorp Bank Business Visa Debit Account** prior to the commencement of the **trip** and made on or after 15 November 2010.

This insurance, as described below, covers **cardholders** and **users** and their **spouses** and **dependent children** for injuries sustained whilst on a **trip** provided that, before the passage commenced, the full cost of the passage was charged to the **cardholder/user's Suncorp Bank Business Visa Debit Account**. Benefits under this insurance are payable to the relevant **accountholder**.

If **you** want to make a claim, **you** are bound by what is set out in this booklet. Therefore it's 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 and credit card account statements showing any purchases, including a copy of the relevant **Suncorp Bank Business Visa Debit Account** statement(s) showing the purchase of any trip.

Zurich – The Issuer of this insurance cover

You should be aware that the issuer of this insurance cover is Zurich Australian Insurance Limited, ABN 13 000 296 640, AFS Licence No. 232507, of 5 Blue Street, North Sydney, NSW 2060 ('Zurich'). In this booklet, Zurich is referred to as 'Zurich', 'we', 'our' or 'us'.

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

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

Neither **Suncorp Bank** nor any of its related companies are Authorised Representatives of Zurich or any of its related companies.

These covers are available under a Master Policy (No. 78 SCDCARD CCI) issued to **Suncorp Bank** by Zurich.

How can this insurance cover be terminated or changed?

Suncorp Bank may terminate or change the cover at any time. **Suncorp Bank** will give **you** written notice of the change or termination.

The existing cover will apply to **trips** purchased before the date of the change or termination.

Definitions

The words below and/or their plurals, when highlighted in bold, have the following specific meanings in this document:

‘**accident**’ means any sudden and unexpected physical event.

‘**accountholder**’ means a **Suncorp Bank** customer, being an individual, business entity or company, who has entered into a **Suncorp Bank Business Visa Debit Card** with **Suncorp Bank** and in whose name the **Suncorp Bank Business Visa Debit Account** was opened. The **accountholder** is the entity that has contractual obligations with **Suncorp Bank** under the **Suncorp Bank Business Visa Debit Account** and requests the issue of **Suncorp Bank Business Visa Debit Cards** to **cardholders** and/or who authorises **users** to use the **Suncorp Bank Business Visa Debit Account**.

‘**act of terrorism**’ means an act, including but not limited to, actual and/or threatened use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic, racial, economic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

‘**cardholder**’ means a permanent resident of Australia, to whom **Suncorp Bank**, at the request of the accountholder, has issued a **Suncorp Bank Business Visa Debit Card**.

‘**conveyance**’ means an aircraft, vehicle, taxi, train, coach, vessel or other public transportation that is licensed or authorised to carry fare-paying passengers.

‘**dependent child**’ means an unmarried child of a **cardholder** or **user**, up to and including the age of 21, who is primarily dependant on the **cardholder/user** for their maintenance and support and who travels with the **cardholder/user** for the entire trip.

‘**Suncorp Bank Business Visa Debit Account**’ means a current and valid Suncorp Bank Business Visa Debit Card facility provided by Suncorp Bank, in the name of the **accountholder**.

‘**Suncorp Bank Business Visa Debit Card**’ means a current and valid Suncorp Bank Business Visa Debit Card issued by **Suncorp Bank** to a **cardholder** at the request of the **accountholder**, which allows the **cardholder** to pay expenses which are charged to the **accountholder’s Suncorp Bank Business Visa Debit Account**.

‘**injury/injured**’ means loss of life or bodily hurt, as described in the Table below, caused by an **accident** during the **trip** where that **accident** is caused by violent, external and visible means, and injury results independently of any other cause. **Injury** does not include illness or disease.

‘**spouse**’ means a **cardholder’s** or **user’s** legal wife, husband or de facto partner, who is permanently residing with the **cardholder** or **user** at the time the **trip** commences and who is accompanying the **cardholder/user** on the entire **trip**. We may ask for proof of this relationship.

‘**Suncorp Bank**’ means Suncorp-Metway Limited ABN 66 010 831 722.

'trip' means an overseas (i.e. outside the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable) passage by the **cardholder/ user** and/or their **spouse** and/or **dependent children** as paying passengers on a **conveyance**, provided that, before the passage commenced, the full cost of the passage was charged to the **cardholder's Suncorp Bank Business Visa Debit Card**;

'user' means at the relevant time a person authorised by the **accountholder** to use the **Suncorp Bank Business Visa Debit Card**.

'you', and **'your'** means any of the following if they are eligible for this insurance:

- a **cardholder** and/or a **user**; and/or
- a **spouse** and/or **dependent child**.

Terms and Conditions

When does the cover apply?

Transit Accident Insurance is effective when the purchase in full of a **trip** is charged to a **Suncorp Bank Business Visa Debit Card** and it provides cover for **injuries**, as outlined in the Table below, when sustained as a direct result of an **accident** whilst on a **trip** and occurring within 12 months of the **accident**.

This also includes **accidents**:

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

What is covered?

The following table sets out the type of **injury** and the amounts we will pay. However, if, as a result of one **accident**, more than one **injury** is sustained by a person eligible for cover, only the greater Benefit Amount will be paid.

Injury	Cardholder/User Benefit Amount	Spouse Benefit Amount	Dependent Child Benefit Amount
Loss of Life	\$250,000	\$200,000	\$100,000
Loss of both hands or both feet	\$250,000	\$200,000	\$100,000
Loss of one hand & one foot	\$250,000	\$200,000	\$100,000
Loss of the entire sight of both eyes	\$250,000	\$200,000	\$100,000
Loss of the entire sight of one eye & one hand or one foot	\$250,000	\$200,000	\$100,000
Loss of one hand or one foot	\$125,000	\$125,000	\$50,000
Loss of the entire sight of one eye	\$125,000	\$125,000	\$50,000

Injury relating to loss of hands and/or feet referred to above means severance through or above the wrist or ankle joint and, in relation to eye(s), means irrecoverable loss of sight.

If the person's body has not been found within one year of the date of disappearance arising out of an **accident** that is covered by this insurance, it will be presumed the person died as a result of **injury** caused by the **accident** at the time of the disappearance.

What are the cover limits?

The most we will pay in claims, under this Transit Accident Insurance, that results from the one **accident** (e.g. a bus crash) is A\$1,500,000 regardless of the number of persons in the **accident**.

This means that if as a result of one **accident** a number of **cardholders/users**, their **spouses** and/or **dependent children** were **injured**, we would pay each on a proportional basis (using the table amounts) up to a total of A\$1,300,000. For example, if five **cardholder/users**, one **spouse** and one **dependent child** lost their lives in the same bus crash, we calculate the benefits payable as follows:

Five **cardholders/users** - \$1,250,000

One **spouse** - \$200,000

One **dependent child** - \$100,000

Total benefit amount: \$1,550,000

We take the total aggregate exposure (\$1,500,000) and divide it by the total benefit amount (\$1,550,000) to determine the percentage (96.77%) to proportionally reduce.

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

Each **cardholder** - \$241,925

The **spouse** - \$193,540

The **dependent child** - \$96,770

What is not covered ?

This insurance does not cover any **injury** caused by or resulting from:

- suicide or self-destruction, or any attempt at suicide or self destruction, whilst sane or insane;
- hijack or war or war-like hostilities;
- any **act of terrorism**;
- radioactive contamination;
- any indirect losses or consequential liability of any kind, including punitive damages; or
- an intentional or illegal or criminal act of:
 - **you**;
 - a person acting on **your** behalf;
 - **your** designated beneficiary, executor or administrator; or
 - **your** legal heir or personal legal representative.

Claims

Contacting us

Please do not contact **Suncorp Bank** to make a claim as they are not involved in processing claims.

If **you** want to make a claim, please phone us within 30 days of learning of an **accident**, likely to result in a claim under this insurance on 1800 285 189 (or if **you** are overseas, phone us via a reverse charges call to Australia +61 2 9995 2021).

Documentation

Where necessary, we may require **you** to complete a written loss report which must be returned to us within 30 days after **you** receive it.

We may also require further documentation or material in support of the claim. This may include (but is not limited to):

- medical reports;
- doctors' certificates;
- post-mortem examinations (would be at Zurich's expense);
- credit card statements;
- itineraries;
- travel receipts;
- police reports; and
- letters/reports from carriers.

Fraudulent Claims

If **you** or anyone acting on **your** behalf makes a fraudulent claim under this insurance, then no payment will be made for that claim and we may take legal action against **you**. Also, we will inform **Suncorp Bank** of the situation and **you** may no longer be eligible for this insurance or to use the **Suncorp Bank Business Visa Debit Card**.

Complaints

If **you** have a complaint about the covers or about the service **you** have received from us, including the settlement of a claim, **you** can call us on 132 687.

We will respond to **your** complaint within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with **you**.

If **you** are unhappy with our response or cannot agree on reasonable alternative timeframes with us, the complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process which is free of charge.

We will respond to the dispute within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with **you**. We will keep **you** informed of the progress at least every 10 working days and give a final response in writing.

If **you** are unhappy with our response or cannot agree on reasonable alternative timeframes with us, **you** can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Financial Ombudsman Service (FOS). This is a free service provided by an independent body. **You** must contact FOS within two years of receiving our final decision. **You** are not bound by the decision made by FOS but we are bound to act immediately on FOS's decision.

Brochures outlining the operations of FOS are available from both Zurich and the Insurance Council of Australia in each State or Territory. FOS can be contacted as follows:

The Financial Ombudsman Service

Phone: 1300 78 08 08 between 9am - 5pm AEST

Fax: (03) 96136399

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.fos.org.au

Email: info@fos.org.au

Privacy

Zurich collects personal information about **you** to assess claims. If **you** do not provide the requested information, a claim may be delayed or we may not accept a claim.

We will, in relevant cases, give personal information (other than sensitive information such as health information) to Suncorp Bank its service providers and business partners so that they can monitor the claims service we provide, to prevent fraud and to ensure eligibility for cover.

We may also give personal information including sensitive information, such as health information, to our service providers (including medical practitioners, other health professionals, reinsurers, legal representatives and loss adjusters).

By providing personal details, **you** agree to those organisations collecting and disclosing personal and sensitive information for the purposes listed above.

We may also be allowed or required by law to disclose personal information about **you**, for example under Court orders or Statutory Notices pursuant to taxation or social security laws.

Usually, on request, we will give **you** access to personal information held about **you**.

In some circumstances, we may charge a fee for giving this access which will vary but will be based on the costs to locate the information and the form of access required.

A list of the type of service providers and business partners we commonly use is available on request or from our website www.zurich.com.au (click on the Privacy link on the homepage).

If **you** would like to find out more about our privacy policies, **you** may contact us by telephone from anywhere in Australia on 132 687 or email to Privacy.Officer@zurich.com.au or in writing at:

The Privacy Officer

Zurich Australian Insurance Limited

PO Box 677

North Sydney NSW 2059

General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, we subscribe to 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 Code aims to:

- constantly improve claims handling in an efficient, honest and fair manner;
- build and maintain community faith and trust in the financial integrity of the insurance industry;
and
- provide helpful community information and education about general insurance.

Contact us for more information
or to change your details:

 **Call 13 11 75**

www suncorpbank.com.au

 **Mail to GPO Box 1453, Brisbane QLD 4001**

 **Fax 07 3031 2250**

SUNCORP BANK 