

# Suncorp Bank Business Visa Debit Card

## Transit Accident Insurance

Effective Date: 15 December 2015.

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# Important information about the insurance

This Suncorp Bank Business Visa Debit Account Transit Accident Insurance is 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 where the date of accident is on or after 15 December 2015.

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.

## QBE – The Issuer of this insurance cover

**You** should be aware that the issuer of this insurance cover is QBE Insurance (Australia) Limited, ABN 78 003 191 035 AFS Licence No. 239545 ("QBE"). In this booklet QBE is referred to as "QBE", '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.

These covers are available under a Master Policy issued by QBE to **Suncorp Bank**.

## Group policies: About your right to make a claim

This is a group policy which **Suncorp Bank** has entered into with us for the period of insurance. You may be eligible to claim under it as a third party beneficiary, provided you met the eligibility criteria specified in this booklet at the time of the accident.

You can't cancel or vary the Policy – only **Suncorp Bank** as the contracting insured and we can do this. If the Policy is cancelled or varied by us, we don't need to obtain your consent.

We also don't provide you with any notices in relation to this Policy. We only send notices to **Suncorp Bank** as it's the only entity we have contractual obligations to.

You're not obliged to accept any of the benefits of this Policy but if you make a claim, you'll be bound by its terms, conditions, limitations and exclusions.

Neither we nor **Suncorp Bank** hold the cover(s) or the benefits provided under the Policy on trust or for your benefit or on your behalf.

**Suncorp Bank** also doesn't:

- Act on behalf of us or you in relation to the Policy
- Provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the Policy or any cover; and
- Receive any remuneration or other benefits from us.

If you're seeking to access the benefit of the Policy, you should consider obtaining independent advice as to whether it is appropriate for your needs from a person who is licensed to give such advice.

Nothing prevents you from entering into other arrangements regarding insurance.

To confirm if you may have access to the Policy, and its currency, please contact **Suncorp Bank**.

Neither **Suncorp Bank** nor any of its related companies are authorised representatives (under *the Corporations Act 2001* (Cth)), of QBE or any of its related companies.

## 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.

'**acountholder**' 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 **acountholder** 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 <b>cardholders/users</b> –	\$1,250,000
One <b>spouse</b> –	\$200,000
One <b>dependent child</b> –	\$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 <b>cardholder</b> –	\$241,925
The <b>spouse</b> –	\$193,540
The <b>dependent child</b> –	\$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 180 days of learning of an **accident**, likely to result in a claim under this insurance on +61 2 9375 4871.

## Documentation

Where necessary, we may require **you** to complete a written loss report.

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 QBE'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**.

# Sanctions

You're not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

# The General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice.

The Code aims to:

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

# Privacy

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit [qbe.com.au/privacy](http://qbe.com.au/privacy) or contact QBE Customer Care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

# Resolving complaints & disputes

At QBE we're committed to providing you with quality products and delivering the highest level of service.

We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

## Something not right?

We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

## Step 1 – Talk to us

If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

## Step 2 – Escalate your complaint

If we haven't responded to your complaint within 15 days, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.

## Step 3 – Still not resolved?

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Financial Ombudsman Service Australia (FOS Australia). FOS Australia is an ASIC approved external dispute resolution body.

FOS Australia resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by FOS Australia's decisions - but you're not. You can contact FOS Australia directly and they'll advise you if your dispute falls within their Terms of Reference.

*Disputes not covered by the FOS Australia Terms of Reference*

If your dispute doesn't fall within the FOS Australia Terms of Reference, and you're not satisfied with our decision then you may wish to seek independent legal advice.

## Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

# Contacting QBE Customer Care, FOS or the OAIC

## How to contact QBE Customer Care

- Phone 1300 650 503  
(Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).  
Calls from mobiles, public telephones or hotel rooms may attract additional charges.
- Email
- [complaints@qbe.com](mailto:complaints@qbe.com), to make a complaint.
  - [privacy@qbe.com](mailto:privacy@qbe.com), to contact us about privacy or your personal information.
  - [customercare@qbe.com](mailto:customercare@qbe.com), to give feedback or pay a compliment.
- Post Customer Care, GPO Box 219, PARRAMATTA NSW 2124

## How to contact FOS Australia

- Phone 1800 367 287  
(Monday to Friday from 9am to 5pm, Melbourne time, except on public holidays)
- Email [info@fos.org.au](mailto:info@fos.org.au)
- Online [www.fos.org.au](http://www.fos.org.au)

## How to contact the OAIC

- Phone 1300 363 992  
(Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).  
Calls from mobiles, public telephones or hotel rooms may attract additional charges.
- Email [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)
- Online [www.oaic.gov.au](http://www.oaic.gov.au)

Contact us for more information  
or to change your details:

 **Call 13 11 75**

**www [suncorpbank.com.au](http://suncorpbank.com.au)**

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

 **Fax 07 3031 2250**

**SUNCORP BANK** 