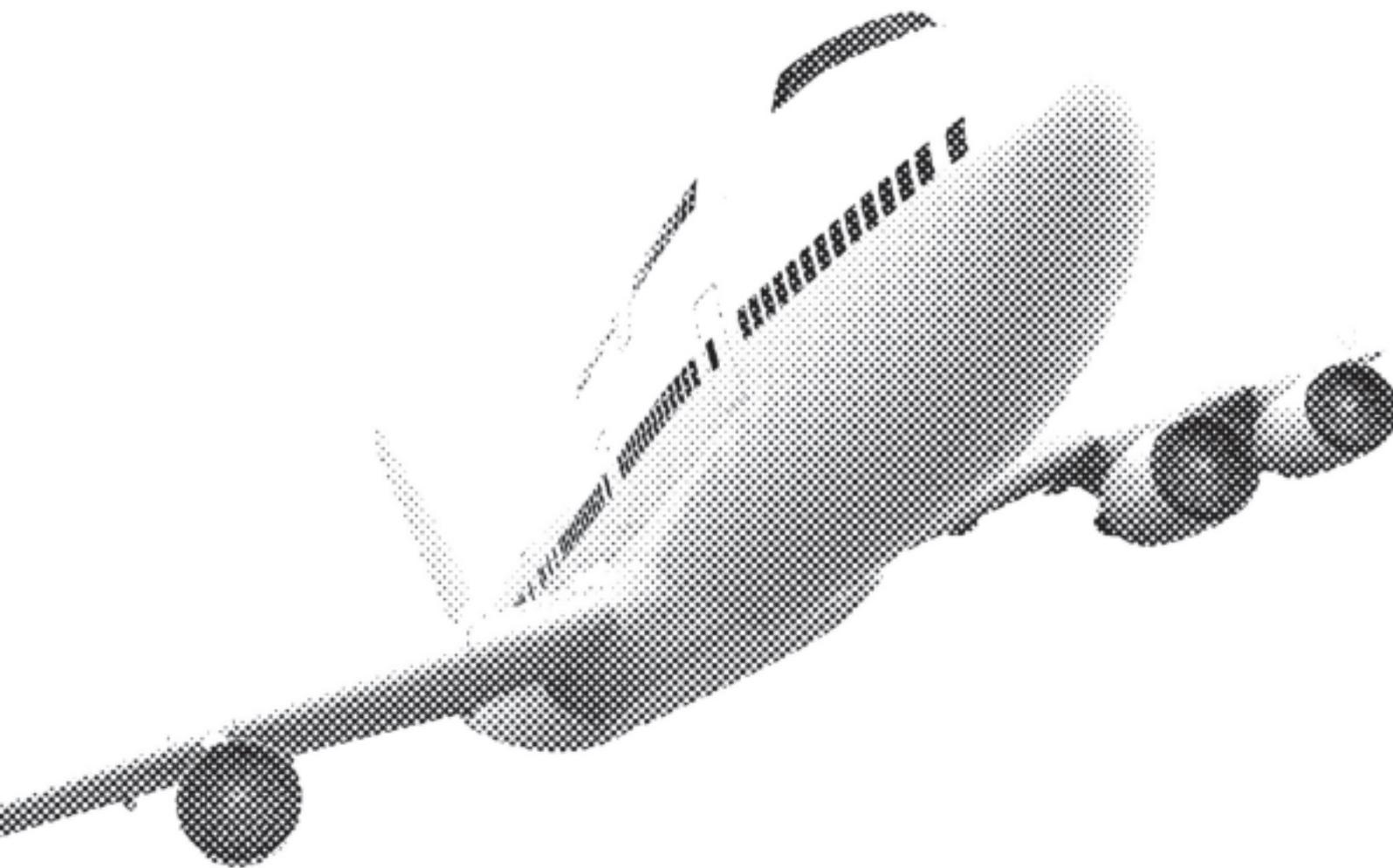


**Insurance**

# **Platinum Visa Debit Card Complimentary Domestic Travel Insurance**



Policy Booklet

**people's  
choice**  
CREDIT UNION

**Effective for purchases finalised on or after  
30 June 2019**

**Important information**

- Your complimentary domestic cover will provide a broad range of protection for you. However you should ensure that the protection provided will cover your specific circumstances.
- This policy wording contains information on your cover and how to make a claim.
- Your People's Choice Credit Union Platinum Visa Debit Card must be current and valid and you must meet the eligibility requirements for cover to apply.

If you require additional information or wish to arrange more comprehensive cover please contact People's Choice Credit Union on 13 11 82.

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# Important Information About The Insurance

This is your People's Choice Credit Union Platinum Visa Debit Card Domestic Travel Insurance provided at no additional cost to you.

This insurance, as described below, applies on current and valid People's Choice Credit Union Platinum Visa Debit Cards and covers cardholders and their spouses and dependent children for injuries sustained whilst on a journey, provided that payment of no less than \$250 for your domestic travel journey is charged to your Platinum Visa Debit Card on or after 30th June 2019 and prior to the commencement of the 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 and a copy of the relevant card statement(s) showing the purchase of any journey.

## The issuer of this insurance cover is CGU

You should be aware that the issuer of this insurance 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 Australian Central Credit Union Ltd trading as People's Choice Credit Union ABN 11 087 651 125 AFSL 244310 of 50 Flinders Street, Adelaide, SA, ('People's Choice Credit Union').

You do not hold this insurance cover, but you are entitled to receive benefits under the Master Policy held by People's Choice Credit Union. 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 this cover, you will be bound by the terms and conditions of the insurance cover as set out in this document.

Eligible cardholders have no right to cancel or vary the Master Policy or its cover; only People's Choice Credit Union as the contracting party and CGU can do this.

People's Choice Credit Union is not the issuer of the cover and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under this cover.

People's Choice Credit Union does not receive any commission or remuneration in relation to the cover set out in this booklet.

Neither People's Choice Credit Union nor any of its related corporations are authorised representatives of CGU or any of its related corporations.

If you are eligible, you should consider obtaining advice as to whether the benefits are appropriate for your needs from a person who is licensed to give such advice.

# 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 Insurance Cover?

Prior to the commencement date of your domestic journey you must use your valid Platinum Visa Debit Card to pay no less than \$250 towards the cost of your domestic travel arrangements (including accommodation, tours or travel expenses by air, rail, road or watercraft). When making a claim the original receipts for the travel arrangement expenses will be required.

You will not be eligible for the complimentary cover if your travel arrangements were gifted to you or provided at no cost to you.

## How Can This Insurance Cover Be Terminated Or Changed?

People's Choice Credit Union may terminate or change the cover at any time. People's Choice Credit Union will give you written notice of the change or termination.

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

# Enquiries

Additional copies of this document can be obtained by phoning 13 11 82 or online at [peopleschoicecu.com.au](http://peopleschoicecu.com.au)

If you wish to make a general inquiry regarding the insurance in this booklet you can phone People's Choice Credit Union on 13 11 82, however, please make sure you have this document on hand when you phone us.

## 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 is reverse charge via the local operator 02 8895 0698.

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

The Emergency Assistance Hotline is provided on our behalf by First Assistance. Our staff can assist you with travel information and advice, including pre-trip information. In addition we 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 referral** — we will provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment are required.

**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 travel.

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

# Definitions

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

**additional accommodation meals and travelling expenses** means only those reasonable expenses over and above what you expected to pay for accommodation, meal and travelling expenses had the trip gone ahead as planned.

**business partner** means a person who is in a legal, commercial partnership with you in Australia and who must be a permanent resident of, and living in, Australia.

**cardholder** means a People's Choice Credit Union member, being an individual, who is a People's Choice Credit Union account owner which has Platinum Visa Debit Card access.

Members that hold a Platinum Visa Debit Card who are not the account owner, but only hold an additional or supplementary card, are not considered a cardholder for the purpose of this insurance.

**complimentary cover** means the complimentary cover benefit available to the cardholder plus the cardholder's spouse or partner and dependent children accompanying the cardholder on their journey for the portions where they travel together.

**dependent child/children** means 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.

**disabled/disability** means:

- loss of your sight, or
- loss of a limb, or
- loss of the use of a limb, above the ankle or above the wrist within 12 months of an incident that occurred during your period of insurance.

The loss, or loss of use, must be total and permanent.

**epidemic** means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

**hazardous** means something that may cause harm or loss unless dealt with carefully. Includes but is not limited to construction work, mining, work involving machinery or tools.

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

**injury/injured, ill/illness** means an accident or illness that you or your travelling companion suffer which requires medical or dental treatment by a doctor or a dentist. For a relative or business partner not travelling with you, it means a life-threatening accident or illness.

**insolvency** means 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** means waters outside the jurisdiction territory of any country.

**journey** means a continuous and unbroken period of up to 32 days during which time you are travelling within Australia or its Territories on either:

- an interstate journey within Australia, or
- an intrastate journey within Australia which extends overnight or requires you to travel on a flight with a registered airline over a recognised air route.

The travel arrangements for the journey must be booked before you leave your home to start your journey and must include a fixed date ticket returning you to your home within 32 days.

**luggage** means personal items designed to be worn or carried by you which you take with you on your journey, including items of clothing, personal jewellery, photographic and video equipment, hearing aids and purchases you make during your journey.

**Master Policy** means the policy number 09D 0141232 entered into by People's Choice Credit Union with CGU.

**merchant** is someone who works in or owns a retail business and sells goods.

**off-piste skiing** means skiing on an unprepared, trackless area away from regular ski runs, including skiing in the backcountry on unmarked or unpatrolled areas, either inside or outside a ski resort's boundaries.

**original journey** means the journey you book before you leave your home to begin travelling.

**pandemic** means a form of an epidemic that extends throughout an entire continent, even the entire human race.

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

1. Cancelled and rescheduled travel cover starts from the date you book your travel arrangements 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 32 days after your departure date, whichever comes first.

If something happens that you can claim for under any of the sections of the complimentary cover (other than Liability), and you must extend your journey, cover will continue until you can reasonably complete your journey.

**Platinum Visa Debit Card** means a 'Platinum' branded Visa Debit Card.

**pre-existing medical condition** means a medical or dental condition:

- that has been documented as ongoing prior to the date you first pay a deposit for a journey or your 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 you are taking prescribed medication
- for which you have had surgery in the last 12 months
- for which you are on a waiting list or have knowledge of the need for surgery, treatment or investigation, or
- that first manifested during the original journey if you reschedule or extend your journey,

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

**public place** means 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** means your responsibility to exercise a degree of care which is appropriate in the circumstances to minimise the potential for any loss and to safeguard your property. Reasonable care can be, for example, using appropriate locks on luggage, using lockers, locked storage facilities or safes where available.

**reasonable costs** means for expenses such as transport, meals and accommodation, the standard must not be better than the level you booked for the rest of your journey.

**relative** means your 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** means a person permanently residing in Australia and is:

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

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

**Supplementary Product Disclosure Statement (SPDS)** means a separate document that updates, corrects or adds to the information contained in this PDS.

**terrorism** means an act, including but not limited to, actual and/or threatened use of force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion, by 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.

**travel documents** include, but are not limited to, passports, visa, traveller's cheques and itineraries.

**travelling companion** means any person you have arranged to travel with before you left your residence in Australia to start your journey. This person must be a permanent resident of Australia and be travelling with you for at least fifty per cent of your journey.

**valid People's Choice Credit Union Platinum Visa Debit cardholder** means a cardholder, declared to be current by People's Choice Credit Union at the time of any event, injury, loss or damage which would allow you to claim under this policy.

**we, us, our** means Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.

**you, your** means a valid People's Choice Credit Union Platinum Visa Debit cardholder and includes your spouse and dependent children under 21 years of age and not in full time employment who travel with you on your journey.

You, your, excludes any person aged 70 years of age or over.

**your home** means your usual residential address in Australia.

**Visa Debit Card** means a Visa branded debit card.

## Excess that applies when you make a claim on your complimentary cover

An 'excess' is your contribution towards the cost of a claim. We will reduce the amount we pay you for a claim for any one event by the first \$200 (the excess).

Only one excess applies to each event; if claims are made for more than one incident resulting from the same event, the excess is payable only once.

## Terms And Conditions Applying To All Covers

### When does the cover apply?

We cover domestic travel only. Cover is excluded for travel outside Australia.

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 document include GST.

BENEFITS – Domestic Travel	Sum Insured
Cancellation	\$10,000
Agents Cancellation Fees	\$1,000
Additional expenses	\$10,000
Travel Delay	\$500 Single / \$1,000 Family
Missed Connection	\$1,000
Domestic Pets (additional boarding fees)	\$500
Hire Car Excess Waiver	\$2,000
Return of Hire Vehicle	\$500
Luggage	\$2,500 Single / \$5,000 Family
– Luggage item limit:	\$500
– Business items	\$500 per item / \$2,000 in total
– Luggage delay – emergency purchases	\$400 Single / \$800 Family (12 hours) \$800 Single / \$1,600 Family (over 72 hours)
Accidental death	\$10,000 Single / \$20,000 Family
Funeral Expenses	\$1,000
Liability	\$1 Million

## Cancelled, rescheduled or delayed travel

### Cancelled or rescheduled travel

We will cover any amount you have paid in advance for travel arrangements for a journey that is unused and you are unable to recover, less any refunds due to you, up to \$10,000, if you have to cancel due to unforeseen circumstances.

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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 up to \$10,000.

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 we will cover the reasonable costs of rescheduling the journey up to a maximum of \$10,000, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the journey been cancelled.

We will only cover cancellation or rescheduling costs if you cancel or reschedule your travel 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, this means a life threatening accident or illness
- 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.

If the reason for rescheduling a journey was due to an illness or injury, this illness or injury will become a pre-existing medical condition for the new period of journey.

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

### Additional expenses

We will cover the reasonable costs of up to \$10,000 for additional accommodation and travel expenses that result from you 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 unknowingly breaching a quarantine regulation
- severe weather or a natural disaster
- injury or illness to your travelling companion
- a railway, motor vehicle, marine or aircraft accident, however we require written proof of any delay from your carrier.

### Minor travel delays

We will cover the reasonable costs of additional accommodation and meals if your travel is delayed.

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

We will only cover these costs:

- from the start of the delay until the date your journey is resumed or cancelled
- if your scheduled transport is delayed for more than six hours,

- 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.

We will only cover these costs if:

- you are delayed beyond your original return date shown on your original itinerary
- 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 \$1,000 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:

- you have already booked and paid for the transport 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.

## Lost, damaged or stolen luggage or travel documents

The maximum amount we will pay for your luggage and travel documents in total is \$2,500, if the cardholder is travelling alone or \$5,000 if the cardholder is travelling with their spouse and/or dependent 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 your clothing and toiletries, up to \$400 if the cardholder is travelling alone or \$800 if the cardholder is travelling with their spouse and/or dependent children.

If you are entitled to compensation from the carrier you were travelling with, we will only pay the difference between the amount of your expenses and what the carrier will reimburse, up to the limit of your cover.

We will only cover this if you provide receipts of your emergency purchases and you 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 or travellers' cheques if they are stolen during your journey.

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

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

### Luggage items, sets, pairs or collections

We will pay for any of your luggage items, sets, pairs or collections if they are lost, damaged or stolen.

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:

- for luggage stolen from a locked and unoccupied vehicle by forced entry, is 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 there overnight
- for items that you use solely for earning your income is up to \$500 for each item, set, pair or collection (which includes attached or unattached accessories), and \$2,000 in total
- for all other items the maximum amount we will pay for any one item, set, pair or collection (which includes attached or unattached accessories) is \$500.

We will only cover this if you report the loss, damage or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and you have written proof that you have made the report, and the lost, damaged or stolen items are listed in the report.

## 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 accident caused by violent, visible and external means, up to \$10,000 if the cardholder is travelling alone or \$20,000 if the cardholder is travelling with their spouse and the cardholder's spouse also dies as a result of the accident. We will only pay a maximum of \$10,000 for any one adult.

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

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

- your estate provides us with a 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 your period of insurance, we will pay up to \$1,000 towards your funeral or cremation costs.

## 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 other people, up to \$1,000,000.

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.

## Hire vehicle

### Hire vehicle excess waiver

We will pay the insurance excess you are liable for under a hire agreement up to the lower of:

- \$2,000, or
- the cost of repairing the hire vehicle

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 a fully licensed driver and you have fulfilled all the terms and conditions of the hire agreement, **and**
- 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.

This cover is not in place of 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, we will cover the cost of returning the hire vehicle to the nearest depot, up to \$500.

We will only cover this if you provide us with a certificate from your doctor or dentist stating that you are unfit to drive.

We will not pay for any incident resulting from any act or threat of terrorism.

## Exclusions To Your Cover

Any cover we provide is subject to the following exclusions.

### General exclusions

**We will not cover under any section of this policy any loss or damage as a result of, or caused by:**

- 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
- any incident if at the time you departed on your journey you:
  - did not have a ticket returning you to your home within 32 days of the commencement of your journey
  - were travelling against medical advice
  - were over 70 years of age.
- pregnancy or childbirth, involving you or any other person, after the end of the 24th week of pregnancy, including:
  - any medical complications if the pregnancy was medically assisted
  - 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 original journey, which are directly related to any injury or illness you suffered during the original journey if you are medically able to, but decide not to return to your home after the end of the original journey
- 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 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

- quad biking
- hunting
- racing, other than on foot
- any sporting activity for which you receive or are eligible to receive a financial reward (such as an appearance fee, a wage or salary) from training for 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 complimentary cover
- loss of enjoyment or other financial loss not covered in this complimentary cover
- suicide or attempted suicide involving you or any other 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
- 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, 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 third party service provider including, without limitation, providers of medical services, transportation, security personnel or legal services
- accidental damage, loss or theft of any stock in a business, trade or profession, or goods purchased for resale or consignment

- you engaging in any hazardous work
- additional or supplementary People's Choice Credit Union Platinum Visa Debit cardholders unless they are the spouse or dependent children of the cardholder and are accompanying the cardholder on the journey. This exclusion will not apply while the spouse or dependent children are travelling directly to the cardholder from your home or directly to your home after departing from the accompanied cardholder.

**We will not cover under any section of this policy:**

- any medical or dental expenses. This includes ambulance services provided to you unless we have agreed to cover these under this policy
- to the extent permitted by law losses covered under any other policy or scheme, including a private health scheme, workers' compensation scheme, or other accident compensation schemes
- telephone or transport costs in connection with any claim, unless cover is specifically listed under the complimentary cover
- any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services
- any expenses related to travel in order to get medical or dental treatment or elective surgery. This includes any expenses arising from complications, side-effects or ongoing care required due to this treatment or surgery.

## Cancelled, rescheduled and delayed travel 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 of, 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 or threat of terrorism
- a human pandemic, epidemic or any other outbreak of infectious disease including any derivative or mutation of such viruses, or the threat or perceived threat of any such pandemic, epidemic or outbreak, but only if your journey was booked 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 event occurring before you booked a journey that may cause your journey to be cancelled, abandoned or shortened.

**We will not cover:**

- rescheduling costs incurred after you have departed on your journey
- your travel expenses to return to your home if you have tickets that allow your dates of travel to be changed
- travel expenses to return to your home if you have not already booked and paid for it before departing on your journey. We will deduct the cost of this fare from any claim where we have returned you home.

- additional travel and accommodation expenses if you have received cancellation or rescheduling costs for the same period
- additional expenses resulting from your decision to extend your journey beyond the original journey you booked before departing on your journey
- unused prepaid travel tickets where we have paid additional travel expenses for the same period
- 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 journey. Unfit to travel does not include mere discomfort when travelling.

## Death or permanent disability exclusions

### We will not cover:

- death or disability if it is directly related to Deep Vein Thrombosis (DVT)
- any death that occurs more than 12 months after the travel 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.

## 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 already covers you for the 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.

## 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 an unlocked vehicle, or if left in a vehicle overnight whether locked or unlocked
- damage to sporting equipment while it is in use. This includes any sporting equipment you have hired
- mechanical or machine parts, items for sale, cargo taken with you or purchased during your journey
- 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 – this starts from the time you check-in your luggage with a 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.

# Your Responsibilities When You Have Complimentary Cover

You must;

- be truthful and frank in any statement you make in connection with your complimentary cover
- take reasonable precautions to avoid a claim being made
- obey all laws and make sure anyone acting on your behalf obeys all laws
- not make a fraudulent claim under this complimentary cover or any other insurance policy
- follow the conditions of this complimentary cover.

## 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 or reduce a claim.

# 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 within 30 days of completing or cancelling your journey.

If your matter is urgent please use our Emergency Assistance Hotline.

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

We will need original medical or dental certificates, 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 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.

## Fraudulent claims

When making a claim, you have a responsibility to assist us and to act in an honest and truthful manner. 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, you may no longer be eligible for this insurance or to use the Platinum Visa Debit Card.

## 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 within the relevant section of the policy. 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
- 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.

## Complaints

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 should do is speak to a customer service staff member in the area concerned
- If your complaint relates specifically to a claim, please contact the claims officer managing your claim
- If the Customer Service staff member or claims officer are unable to resolve the matter for you, and you are not satisfied with their decision, you may speak to a manager
- If you are not satisfied with the response from the manager you can seek a review
- If the matter is still not resolved, the manager will refer you to the relevant internal dispute resolution area who will conduct a review of your dispute.

If you are not satisfied with their decision, you are entitled to seek an external review of the decision. You will be provided with information about the options available to you, for example, 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).

## How CGU protects your privacy

We use information provided by our customers 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.

## The General Insurance Code of Practice

CGU proudly supports the General Insurance Code of Practice ('the Code').

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 CGU to high standards of service
- to promote better, more informed relations between CGU 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 CGU 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.

## Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that Insurance Australia Limited trading as CGU Insurance becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from [www.fcs.gov.au](http://www.fcs.gov.au).

## How to contact us

For claims information you can contact CGU on:

- T 13 24 80

For general enquiries you can contact People's Choice Credit Union in any of the following ways:

- T 13 11 82
- [peopleschoicecu.com.au](http://peopleschoicecu.com.au)

## CONTACT DETAILS

**Enquiries** 13 24 81  
**Claims** 13 24 80

### Mailing address

GPO Box 9902 in your capital city

**Sydney**  
GPO Box 244  
Sydney NSW 2001

**Perth**  
46 Colin Street  
West Perth WA 6005

**Melbourne**  
181 William Street  
Melbourne VIC 3000

**Adelaide**  
80 Flinders Street  
Adelaide SA 5000

**Brisbane**  
189 Grey Street  
South Bank QLD 4101



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

**Preparation date** 30/06/2019



**Australian Central**  
Credit Union Ltd  
trading as People's Choice  
Credit Union ABN 11 087 651 125  
AFSL 244310



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

Intermediary: People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087 651 125 acts under its own Australian Financial Services Licence (AFSL) 244310 and Australian Credit Licence 244310 and under an agreement with the insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.

**People's Choice Credit Union is one of Australia's largest credit unions.**

**We offer:**

Home Loans

Personal Loans

Savings & Investments

Credit & Debit Cards

Transaction Accounts

Insurance

Financial Planning

Superannuation

Business Banking

Internet, Phone & SMS Banking

Smartphone Apps

Contactless Payments

Foreign Currency

Fast Payments



**Call 13 11 82**

**Drop in to a branch**

**Visit [peopleschoicecu.com.au](http://peopleschoicecu.com.au)**



Insurer: Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance. Intermediary: People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087 651 125 Australian Credit Licence 244310 AFSL 244310.

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