

Mastercard Travel Insurance Conditions of Use

(Individual coverage periods apply and will differ)

ABOUT THE INSURANCE COVER

This **Mastercard Travel Insurance** is made available under a **master policy** issued to Mastercard Asia/ Pacific Pte Ltd ("**Mastercard**") (a corporation organized under the laws of Singapore, with its offices at 3 Fraser Street, Duo Tower, Singapore, 189352), by AIG Australia Limited ("**AIG**") (ABN 93 004 727753, AFSL 381686, of Level 13, 717 Bourke Street, Docklands, Victoria 3008).

Mastercard is a group purchasing body under the ASIC Corporations (Group Purchasing Body) instrument 2018/751 ("the Instrument") and has arranged the coverage under the **master policy**.

This document also constitutes the necessary disclosure required by as a Group Purchasing Body under the Instrument issued by the Australian Securities and Investments Commission. **Mastercard** is not an Authorised Financial Services Licensee as provided for under the *Corporations Act 2001*.

Mastercard is not the issuer of the insurance coverage and neither **Mastercard** nor any of its related corporations guarantee any of the benefits under the **master policy** nor are they under any financial or monetary obligation under the Instrument. **You** however are a beneficiary under the **master policy**. This means that subject to the terms of the **master policy**, **your** right to claim under the **master policy** will be covered and paid by **AIG**.

Subject to **you** meeting the eligibility requirements, the insurance cover is provided at no additional cost to **you** and **Mastercard** does not receive any commission or remuneration from **AIG** for arranging this cover.

Neither **Mastercard** nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001) of **AIG**. **Mastercard** is not authorised to provide any financial advice in respect of the coverage under **master policy**. **You** should consider obtaining **your** own financial product advice about the coverage under the **master policy** and the **Mastercard Travel Insurance** from a person who is able to give such advice under an Australian Financial Services Licence.

If the **master policy** is terminated any claim arising prior to such date of termination will, subject to the terms of the **master policy**, be covered by **AIG**.

Mastercard will give **you** prior written notice if the **master policy** ends but does not need to notify **you** if substantially similar cover applies or will apply. If **you** are not provided with such notice, **Mastercard** is liable to compensate **you** for any loss or damage **you** may suffer as a result of **Mastercard's** failure to notify **you**.

You are able to verify the current status of **your** coverage and whether the **master policy** is still current by contacting **AIG** at +61395224111 or by writing to APAC.Mastercard@aig.com.

If **you** require copies of these terms and conditions of cover, please contact **AIG** by way of the above contact details.

You are a beneficiary under the **master policy** if **you** are an **eligible cardholder** and meet the eligibility criteria.

Mastercard does not hold anything on trust for, or for the benefit of, or on behalf of, **you** in relation to this **Mastercard Travel Insurance** cover. Access to **Mastercard Travel Insurance** cover is provided to **you** solely by the statutory operation of section 48 of the *Insurance Contracts Act 1984* (Cth).

These terms and conditions of cover provide factual information in relation to the **Mastercard Travel Insurance** cover only. The information **AIG** provides is not intended to provide or imply any recommendation or opinion about such insurance. Any financial service provided by Mastercard in relation to the insurance is under their own Australian Financial Services Licence ("AFSL").

The insurance cover provided under this "**Mastercard Travel Insurance Conditions of Use**" includes benefits and terms that differ from the standard terms for a prescribed contract of travel insurance as set out in the *Insurance Contracts Act 1984* (Cth).

Mastercard Travel Insurance is only available to **you** if **you** are an **eligible cardholder**.

Please read this document carefully to ensure that **you** understand the scope of the insurance cover provided by **Mastercard Travel Insurance** and keep it in a safe place for future reference.

If **you** wish to make a claim under **Mastercard Travel Insurance**, **you** will be bound by the applicable definitions, terms, conditions, exclusions, limitations and claims procedures of the cover as set out herein.

Mastercard Travel Insurance contains general conditions, exclusions, claims conditions, and definitions which apply to every section of the insurance cover. There are also specific conditions, exclusions and definitions that apply only in relation to a specific section or benefit. **You** need to read both in relation to any section or benefit.

Please also keep detailed particulars, receipts, and proof of any loss **you** suffer, as well as proof of **your** eligibility for **Mastercard Travel Insurance**.

AIG will not pay more than the sum insured or limit of liability for each benefit. **AIG** will not be liable under more than one section of the policy in respect of liability, loss or damage arising from the same happening in respect of the same liability, loss or damage.

CLAIMS ENQUIRY AND CONTACT HELPLINE

In the event of loss or damage, please contact **AIG** at **+61395224111** or visit <https://au.mycardbenefits.com> to lodge a claim online or write to APAC.Mastercard@aig.com.

Complaints and Feedback

Learning about **your** experiences with **us** and **our** service partners helps to improve the way **we** do business with **you**. If **you** have feedback, or an issue **you** would like resolved **we** encourage **you** to make contact. Below is information on how to contact **us** and how **we** will work together to resolve any concerns **you** have.

How to provide feedback

1. Speak to our Complaints team

Our complaints team can be contacted on **1800 339 669**. To get the best out of **your** call with **us**, please have **your** policy and/or claim number available and any specific information about the issue.

2. Provide your feedback in writing

If **you** would prefer to provide **your** feedback or complaint in writing **you** can do so by lodging **your** complaint on **our** website, or by writing to:

The Complaints Team

AIG Australia Limited
Level 13, 717 Bourke Street
Docklands VIC 3008
Email: aucomplaints@aig.com

What happens if you make a complaint?

If **you** make a complaint, **we** will record **your** complaint and make sure that **your** concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties.

We will assess **your** complaint upon receipt. During the complaints process as set out in this notice, **we** will meet the following requirements in respect of **your** complaint.

- Acknowledge **your** complaint within one (1) business day.
- **We** will tell **you** who will handle **your** complaint and their contact details.
- **We** will, where applicable, keep **you** informed via **your** preferred method of communication of the progress of **your** complaint every ten (10) business days, more frequently or necessary or as agreed by both of **us**.
- **We** will treat **your** complaint respectfully and handle all personal information in accordance with **our** [Privacy Policy](#).
- Within 30 calendar days from the date **we** receive **your** complaint, **we** will provide a response to **your** complaint

If **we** cannot meet any of the stated time frames, **we** will communicate to **you** the reasons why this has not been possible. **We** will also advise **you** when **you** should expect to receive a response or decision, **your** right to complain to the Australian Financial Complaints Authority (AFCA) if **you** are dissatisfied with such reasons and provide **you** with the contact details for AFCA.

What you can do if you are not happy with our response or handling of your complaint

If **you** are not satisfied with **our** response or the handling of **your** complaint, **you** may wish to have the matter reviewed by **our** Internal Dispute Resolution Committee ("Committee").

If **you** wish to have **your** complaint reviewed by the Committee, please telephone or write to the complaints team as per the details above. As part of **your** request, please include detailed reasons for requesting the review and the outcome **you** are seeking. This information will assist the Committee in carrying out its assessment and review of **your** complaint.

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to **you**.

If **we** are unable to provide a response within 30 calendar days of receipt of the initial complaint, **we** will inform **you** of:

- (i) the time frame for when **your** complaint will be heard by the Committee;
- (ii) when **you** should expect to receive a response from the Committee;
- (iii) the reasons for such delay;
- (iv) **your** right to complain to AFCA if **you** are dissatisfied with such reasons; and
- (v) the contact details for AFCA.

You can take **your** complaint to AFCA at any time, including:

- if **we** have been unable to resolve **your** complaint within 30 calendar days;
- **you** are dissatisfied with the outcome of **your** complaint; or
- **you** are dissatisfied with the findings of the Committee.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which AIG is obliged to comply.

Under AFCA Rules, **your** complaint may be referred back to **us** if it has not gone through **our** complaints process.

AFCA's contact details are:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

The use of AFCA does not preclude **you** from subsequently exercising any legal rights which **you** may have if **you** are still unhappy with the outcome. Before doing so however, **we** strongly recommend that **you** obtain independent legal advice.

If **your** complaint does not fall within AFCA's Rules, **we** will advise **you** to seek independent legal advice or give **you** information about any other external dispute resolution options where available to **you**.

CODE OF PRACTICE

AIG is signatory to the General Insurance Code of Practice ("Code"). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair and honest in their dealings with customers.

We are committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

For more information on the Code please visit www.codeofpractice.com.au.

AIG's compliance with the Code is monitored and enforced by an independent body called the Code Governance Committee. Information about the Code Governance Committee is available at www.insurance.org.au.

PRIVACY NOTICE

This notice sets out how **AIG** collects, uses and discloses personal information about:

- **you**, if an individual; and
- other individuals **you** provide information about.

Further information about **our** Privacy Policy is available at www.aig.com.au or by contacting **us** at australia.privacy.manager@aig.com or on 1300 030 886.

How we collect **your** personal information

AIG usually collects personal information from **you** or **your** agents. **AIG** may also collect personal information from:

- **our** agents and service providers;
- other insurers;
- people who are involved in a claim or assist **us** in investigating or processing claims, including third parties claiming under **your** policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that **you** are a part of;
- providers of marketing lists and industry databases; and
- publicly available sources.

Why we collect **your** personal information

AIG collects information necessary to:

- underwrite and administer **your** insurance cover;
- improve customer service and products and carry out research and analysis, including data analytics; and
- advise **you** of **our** other products and services that may interest **you**. **You** may request not to receive direct marketing communications from **AIG**.

To whom we disclose **your** personal information

In the course of underwriting and administering **your** policy **we** may disclose **your** information to:

- **your** or **our** agents, entities to which **AIG** is related, reinsurers, contractors or third-party providers providing services related to the administration of **your** policy;
- banks and financial institutions for policy payments;
- **your** or **our** agents, assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- entities to which **AIG** is related and third-party providers for data analytics functions;
- other entities to enable them to offer their products or services to **you**; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, Canada, Bermuda, United Kingdom, Ireland, Belgium, The Netherlands, Germany, France, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which **you** have a claim and such other countries as may be notified in **our** Privacy Policy from time to time.

Access to *your* personal information

Our Privacy Policy contains information about how **you** may access and seek correction of personal information **we** hold about **you**. In summary, **you** may gain access to **your** personal information by submitting a written request to **AIG**.

In some circumstances permitted under the *Privacy Act 1988* (Cth), **AIG** may not permit access to **your** personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our Privacy Policy also contains information about how **you** may complain about a breach of the *Privacy Act 1988* (Cth) and how **we** will deal with such a complaint.

Consent

If applicable, **your** application includes a consent that **you**, and any other individuals **you** provide information about, consent to the collection, use and disclosure of personal information as set out in this notice.

Overseas Travel Insurance

For the purposes of this insurance cover, travel by Australian residents to and/or from Norfolk Island, Lord Howe Island, Cocos Islands or Christmas Island will be regarded as overseas travel.

However, medical and hospital expenses will not be covered if such expenses are incurred within Australia or in any other location where Australia's *Private Health Insurance Act 2007* (Cth) (or equivalent legislation) applies.

Schedule of Benefits and Sums Insured

Section	Benefits	Maximum Sum Insured per person per <i>journey unless specifically stated otherwise</i>
1	Overseas Medical Expenses Emergency Medical Evacuation Return of Mortal Remains Bed Care Patient Allowance	Up to \$140,000 Up to \$140,000 Up to \$140,000 \$140 per day
2	Covid-19 Cover Overseas Quarantine Allowance	Included \$140 per day
3	Assistance Department	Included

General Conditions

Agreement

We will provide **you** with **Mastercard Travel Insurance** cover subject to the terms, conditions, exclusions and limitations set out in this document. General definitions, conditions, and exclusions apply to all sections of the **Mastercard Travel Insurance**. Specific definitions, conditions and exclusions also apply to specific sections of cover.

Eligibility Criteria

You are eligible for cover under this **Mastercard Travel Insurance** if:

- (i) **you** are an **eligible cardholder**, and
- (ii) **you** have completed the Travel Insurance Benefit registration process prior to the commencement of **your** trip; and
- (iii) the entire cost of **your Common Carrier** fare has been charged to **your eligible card** or has been acquired with points earned by a rewards program associated with **your eligible card** (i.e. mileage points for travel).

Cover is valid for travel twelve (12) months from the date of **your** registration. The **journey** must commence within this period and the duration of the **journey** must not exceed the period specified in the definition of **period of the journey**.

Coverage is provided automatically when the entire cost of **your** land, sea or air travel arrangements had been charged to **your eligible card**. However, such trips cannot exceed

the period specified in the definition of ***period of journey***.

Please note: In the event of a claim, **you** will be required to provide documentation which is reasonably necessary to support **your** eligibility.

Pre-existing Medical Condition(s)

Mastercard Travel Insurance does not provide any benefits or cover arising from, in connection with or for ***pre-existing medical condition(s)***.

Limits of Liability

Our liability for each section is limited to the sums insured specified for each section, as shown in the Schedule of Benefits above ("**Schedule**"). **Sub-limits apply for spouse and dependent children on all benefits.** The sub-limit for ***spouse*** and ***dependent children*** is equivalent to 50% of all Travel Insurance Coverage benefits.

Cover

Cover only applies whilst **you** remain an ***eligible cardholder*** and ***your journey*** must commence in Australia.

Cover will cease at the earliest of when **you** are no longer an ***eligible cardholder*** or the ***master policy*** is terminated. However, if **you** made a payment for ***your*** land, sea or air travel arrangements or if **you** are travelling on an eligible ***journey*** at the time that the cover ceases, ***your*** cover will continue until the end of ***your*** eligible ***journey*** or the maximum ***period of journey***, subject to the terms and conditions of the ***Mastercard Travel Insurance***.

One-Way Journeys

For one-way ***journeys***, all benefits end seven (7) days after ***your*** arrival at ***your*** final destination outside of Australia.

Automatic Extension of Coverage Period

The coverage period for a ***journey*** will automatically extend for up to thirty (30) days from the original date of return stated on the ***Common Carrier*** ticket if on ***your*** original date of return **you** are under hospital confinement and/or quarantined as advised by a medical practitioner.

Receipts

Receipts for claimable expenses and items purchased by **you** should be retained to support ***your*** claim. It is recommended that, for security purposes, receipts for purchases be kept separately from the items obtained.

Exclusions

You should take special note of the General Exclusions applicable to all sections of cover, as well as to the Specific Exclusions listed in each section of this document.

Words

Words with a special meaning are shown in this document in ***bold, italic*** font. Definitions for all Sections are found in the Definition section of this document. Some Sections contain additional defined terms.

Fit for Travel and other circumstances

At the time this insurance cover becomes effective **you** must be fit to travel and not be reasonably aware of any circumstance which could lead to cancellation or disruption of the ***journey***. If **you** are not fit to travel or **you** travel in such circumstances, any subsequent

claim arising from same will not be met.

Australian law

The **Mastercard Travel Insurance** cover shall be interpreted in accordance with the law of the state or territory of Australia in which the **eligible cardholder** normally resides and is subject to the non-exclusive jurisdiction of the courts of that state or territory.

Currency

All amounts shown are in Australian dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of the claimant incurring the expense or suffering the loss.

Cancellation of master policy

AIG and **Mastercard** may terminate the **master policy** at any time.

Other insurance

There is no cover provided under this **Mastercard Travel Insurance** for any loss or event or liability which is covered under any other insurance, any health or medical scheme, or Act of Parliament or is legally payable from any other source. Where permissible at law, **we** will however pay the difference between what is payable under the health or medical scheme, or Act of Parliament, or such other source and what **you** would otherwise be entitled to recover under this **Mastercard Travel Insurance** cover.

Subrogation

If **you** are able to claim for **your** loss from some other person and **we** have also paid **you**, for such loss then **you** must refund **us** the amount **you** may have received from such other person.

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 or to defend **you** against an allegation. This could include attending court to give evidence.

You must not start any legal action for recovery of amounts which are the subject of a claim without first telling **us**.

Fraudulent claims

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefit under this insurance cover then any amount payable in respect of such claim shall be forfeited.

Any benefits already paid to **you** must be repaid in full.

General Definitions:

Words with a special meaning are shown in this document in **bold, italic** font. The following definitions apply to all sections of the Policy:

Bed care patient means **you** confinement to bed during the **journey** for a continuous period of not less than twenty-four (24) hours and **your** confinement is certified as necessary by a legally qualified and registered medical practitioner (other than **yourself** or a member of **your family**) and **you** are under the continuous care of a registered nurse or other registered medical practitioner (other than **yourself** or a member of **your family**).

You are not a **Bed care patient** if **you** are a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution,

rehabilitation or external care facility or a place for the care or treatment of alcoholics or drug addicts.

Common carrier means:

- a) An air conveyance operated by a **scheduled airline** and licensed for the transportation of passengers for hire; or
- b) A land or water conveyance licensed for transportation of passengers for hire. A land or water conveyance does not include:
 1. while driving, riding as a passenger in, boarding or alighting from a rental vehicle, unless the rental vehicle is rented by a licensed **common carrier** for the purpose of carrying passengers for hire;
 2. while driving, riding as a passenger in, boarding or alighting from a taxi;
 3. while driving, riding as a passenger in, boarding or alighting from an auto rental shuttle, hotel shuttle or parking lot shuttle that transports passengers off airport premises; or
- c) A shuttle licensed for the transportation of passengers, while traveling directly between **common carrier** Conveyances only when such shuttle is included as part of the **journey**; or
- d) An airport shuttle licensed for the transportation of passengers, while traveling on the airport premises only, and used:
 1. Immediately preceding scheduled departure of a **journey** on a **scheduled airline**; or
 2. Immediately following scheduled arrival of a **journey** on a **scheduled airline**.

Dependent child/children means **your children** not in full time employment who are under the age of 25 at the commencement of a **journey**.

Eligible card means **Mastercard** issued from time to time in Australia.

Eligible cardholder means the holder of an **eligible card**, who is a permanent resident of Australia and are aged 75 years or under.

Family(-ies) means the **eligible cardholder**, the **spouse** and **dependent children**.

Injury means a physical **injury**, caused by violent, external and visible means, which occurs fortuitously and which results, solely, directly and independently of any pre-existing condition or other cause,

Journey means a trip that commences from the departure date as shown on **your** travel ticket, purchased using **your eligible card** and must be within the time period specified in the **period of journey**. All **journeys** must start from Australia. Coverage for a **journey** is subject to the eligibility criteria stated in the General Conditions section.

Mastercard Travel Insurance means the insurance cover set out in this document while the **master policy** is in force.

Major travel event means:

- (a) **natural disaster**;
- (b) major industrial accident;
- (c) civil unrest, riot or commotion resulting in cancellation of scheduled travel or in a relevant government warning against non-essential travel;
- (d) strike resulting in cancellation of scheduled travel; or

- (e) any event leading to airspace or multiple airport closures.

Master policy means the policy issued by **us** to **Mastercard** which extends the benefit of the cover in accordance with the **Mastercard Travel Insurance**

Natural disaster means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Period of journey means the shorter period commencing from the time **you** leave **your** place of residence in Australia, until:

(a) For roundtrip **journeys**:

1. the time **you** return to **your** place of residence in Australia; or
2. the expiry of one hundred eighty (180) consecutive days following the time that **you** leave **your** place of residence in Australia.

(b) For one-way **journeys**, means the expiry of seven (7) days following the time that **you** leave **your** place of residence in Australia as shown on **your** travel ticket.

Pre-existing medical condition(s) means:

- (a) any **sickness**, disease or other condition, including symptoms thereof suffered by **you**, **your relative**, business associates, or **travelling companion**, which in the one (1) year period before **you** applied for insurance:
- (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (b) any congenital, hereditary, chronic or ongoing condition of **yours**, **your relative**, business associates, or **travelling companion** which **you** or they are aware of, or could reasonably be expected to be aware of, before **you** made the **qualifying transaction** or purchased **your** land, sea or air travel arrangements.

Relative means **your spouse**, parent, parent-in-law, grandparent, stepparent, uncle, aunt, sister, sister-in-law, brother, brother-in-law, daughter, stepdaughter, daughter-in-law, son, step-son, son-in-law, grandchild, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew, all resident in Australia.

Scheduled airline means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license, or similar authorization for scheduled air transportation issued by the relevant authorities of the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

Sickness means illness or disease of any kind.

Spouse means **your** legal or de facto **spouse** or a partner of either gender, with whom **you** have continuously cohabited for a period of three (3) consecutive months or more, immediately preceding the **journey**.

Terrorism or Terrorist act means any actual or threatened use of force or violence directed at or causing damage, **injury**, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered **terrorist acts**. **Terrorism** shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Travelling companion means person(s) who is/are booked to accompany **you** on **your journey** and for does not include **your family**.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, our, us means AIG Australia Limited (**AIG**) ABN 93 004 727 753, AFSL 381686.

You, your, yourself means the **eligible cardholder**, the **spouse** and includes **dependent child/children**.

General Exclusions

We will not pay under any section of this insurance cover for claims arising directly or indirectly out of:

1. **war**, civil war, invasion, insurrection, revolution, use of or threatened use of military power or usurpation of government or military power.
2. nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
3. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
4. riot or civil commotion unless **you** have already left Australia or **you** have paid for **your** travel and accommodation and **your** cover was in force prior to the riot or civil commotion.
5. any professional sporting activities.
6. parachuting, base jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This General Exclusion does not apply to hot air ballooning or parasailing.
7.
 - (a) racing (other than on foot), or
 - (b) mountaineering involving the use of ropes or guides, rock-climbing, or
 - (c) underwater activities involving the use of underwater breathing apparatus (unless **you** hold an open water diving certificate or are diving with a qualified instructor), or

- (d) motorcycling outside Australia (unless **you** are riding a motorcycle with an engine capacity of 200cc or less and hold a motorcycle licence which is valid in the country **you** are in, but always excluding motorcycle racing), or
 - (e) hunting.
8. deliberate exposure to exceptional danger unless in an attempt to preserve **your** own life or the life of others.
 9. **your** suicide, attempted suicide or intentional self-injury.
 10. sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC), or Human Immunodeficiency Virus (HIV).
 11. **you** having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of, a legally qualified medical practitioner.
 12. any **pre-existing medical condition(s)**.
 13. pregnancy, or childbirth:
 - (a) except for related complications before the 26th week of pregnancy, or
 - (b) except for childbirth before the 26th week of pregnancy which was accelerated by accidental **injury**.
 - (c) unless otherwise provided for under Section 3.
 14. **you** travelling against medical advice or when **you** ought reasonably to know that **you** were unfit to do so.
 15. any condition for which **you** are travelling to seek medical or other treatment.
 16. **You** or **your family** engaging in any illegal conduct or criminal act.
 17. confiscation or destruction by customs or any other authorities.
 18. any interference with **your** travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to **you** or to any **relative** or **travelling companion** or restriction of access to any locality.
 19. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.
 20. any loss as a result of **you** being a crewmember or pilot of any land, sea or air conveyance.
 21. **your** failure to take precautions to avoid a claim after there were warnings in the mass media.
 22. any consequential loss including loss of enjoyment or any financial loss not specifically

covered in this document.

23. a change of plans because **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **journey**.
24. any losses incurred if **you** are not an **eligible cardholder**.
25. any loss, **injury**, damage or legal liability sustained directly or indirectly by any terrorist or member of a terrorist organisation, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
26. any claim relating directly or indirectly to the below unless otherwise covered under Section 2 – COVID-19 Cover:
 - a. an epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) as declared by the World Health Organisation or by any official governmental body or health authority; or
 - b. any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern (including any mutation, strain, or variation of any such disease); or
 - c. the threat or fear of any such epidemic, pandemic, disease or event; or
 - d. any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.
27. any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures.

Sanctions Exclusion

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America or the Commonwealth of Australia.

Section 1- Overseas Medical and Extra Expenses

We will pay:

1. MEDICAL EXPENSES

Your reasonable medical, surgical, hospital, ambulance, and nursing home expenses and the cost of other treatments, given or prescribed by a legally qualified medical practitioner (other than **you** or a member of **your family**) and necessarily incurred outside Australia, as a result of **you** suffering a **sickness** or accidental **injury** during **your journey** provided they are not otherwise recoverable from any other source. This coverage provides a maximum benefit up to \$140,000 per person per **journey**.

If **you** are hospitalised, **you** must contact Assistance Department as soon as possible. **you** can call directly on toll free number 866 273 9079 when travelling inside the US (N-America) or **you** can ring the operator on call collect number 001 817-826-7014 when traveling outside the US (N-America).

2. EXTRA EXPENSES AND COVERS

- a. **Your** reasonable extra travel and accommodation expenses (including the costs of meals over and above the amount **you** had already budgeted for less any refund received for the unused prepaid travel and accommodation arrangements), actually and necessarily incurred on the written advice of a legally qualified medical practitioner (other than **you** or a member of **your family**), as a result of **you** suffering an accidental **injury** or **sickness** during the **journey**.
- b. **We** will cover **your** reasonable emergency dental costs up to \$140 per tooth if incurred overseas as a result of an **injury** sustained to sound natural teeth;
- c. **We** will cover **you** for \$140 for each continuous twenty-four (24) hour period **you** are confined in an overseas hospital as a **bed care patient**, as a result of **you** suffering a **sickness** or accidental **injury** during the **journey** from a minimum of three (3) days up to a maximum fifteen (15) days. This payment is unrelated to actual expenses incurred but must be supported by written confirmation from the hospital of the length of **your** stay.
- d. **Your** emergency medical evacuation as ordered by the Assistance Department who will certify that the severity or nature of **your injury** or **sickness** warrants **your** emergency medical evacuation. Covered expenses are those for transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with **your** Emergency Evacuation. All Transportation arrangements made for evacuating **you** must be by the most direct and economical route possible.
- e. In the event of **your** death, the reasonable cost of returning **your** remains to **your** residence in Australia or for the funeral or cremation costs if **your** body is buried at the place of **your** death.

Specific Exclusions to Section 1

In addition to the General Exclusions applying to all sections of this insurance cover, **we** will not pay:

- a. medical, surgical, hospital, ambulance, and nursing home expenses and other costs of treatment, including dental treatment, incurred in Australia or for which **we** are legally prohibited to pay.
- b. medical, surgical, hospital, ambulance, and nursing home expenses, and other costs

of treatment, including dental treatment, incurred more than twenty-four (24) months after the accidental ***injury*** or ***sickness***, which is the subject of the claim, first occurred.

- c. expenses, including the cost of any medication, incurred for continuing treatment which commenced prior to the date the travel was purchased, and which ***you*** have been advised to continue during the ***journey***.
- d. expenses incurred for the normal maintenance of dental health or to address normal wear and tear.
- e. any cost or expense if ***you*** are travelling against a medical practitioner's or doctor's advice, or any claim arising from ***you*** acting in a way that goes against the advice of a medical practitioner or doctor.
- f. any claim for which ***you*** are entitled to receive reimbursement from any workers' compensation, any other statutory scheme or private health insurance.

Section 2 - Covid-19 Cover

We will pay:

1. OVERSEAS MEDICAL AND EXTRA EXPENSES

- a. ***Your*** reasonable medical, surgical and hospital expenses necessarily incurred outside of Australia, as a result of ***you*** being diagnosed with COVID-19 outside Australia, during ***your journey***.
- b. The reasonable cost of repatriating ***you*** to another country/region/territory or to bring ***you*** home to Australia as a result of ***you*** being diagnosed with COVID-19 outside Australia during ***your journey*** and on the written advice of a legally qualified medical practitioner. If ***you*** want to move and want ***us*** to pay for it, ***you*** must contact ***us*** first and get ***our*** agreement.
- c. ***We*** will decide on which action to take based on strict medical necessity and medical restraints as agreed on advice from ***your*** legally qualified treating practitioner and in consultation with ***our*** medical advisers. If ***we*** bring ***you*** home to Australia, ***we*** will use ***your*** return ticket towards ***our*** costs.
- d. In the event of ***your*** death whilst on ***your journey***, the reasonable cost of returning ***your*** remains to ***your*** residence in Australia, or the reasonable cost of a funeral or cremation costs if ***your*** body is buried or cremated at the place of ***your*** death.
- e. The maximum ***we*** will pay for all claims under Sections 1 and 2 is \$140,000 per insured person. Sub-limits apply to ***spouse*** and ***children***.

In addition to the General Exclusions of this Policy, we will not pay for:

- a. any cost or expense if ***you*** are travelling against a medical practitioner's or doctor's advice, or any claim arising from ***you*** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).
- b. medical, surgical, hospital, ambulance, and nursing home expenses and any other related expenses incurred in Australia.
- c. medical, surgical, hospital, ambulance, and nursing home expenses and any other related expenses incurred more than 12 months after the COVID-19 diagnosis which is the subject of the claim, first occurred.

- d. expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which **you** have been advised to continue during **your** trip.
- e. any claim for which **you** are entitled to receive reimbursement from any workers' compensation, any other statutory scheme or private health insurance.
- f. any expenses incurred from using a hospital as a nursing, convalescent or rehabilitation place.
- g. the cost of a return ticket if **you** have not purchased a return air ticket to Australia. **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to Australia, at the same cabin class as **your** initial departure fare.

2. OUT-OF-COUNTRY COVID-19 DIAGNOSIS QUARANTINE ALLOWANCE

We will pay up to \$140 per day for up to fourteen (14) consecutive days, if while on a **journey**, **you** test positive for **COVID-19**, and as a result are unexpectedly placed into mandatory quarantine outside of Australia.

Please note:

- **we** will pay the amount specified above to cover reasonable and necessary accommodation, meal or other expenses actually incurred and directly related to quarantine.
- any claim for **Out-of-Country COVID-19 Diagnosis Quarantine Allowance** will be offset against any amount **we** have paid or are liable to pay covered under other Sections in the **policy** in respect of the same event.

The maximum we will pay for all claims under this Out-of-country COVID-19 Diagnosis Quarantine Allowance benefit is \$1,960 per insured person.

In addition to the General Exclusions of this Policy, we will not provide cover under this Section for:

- a. any loss where quarantine measures are mandatory for all arriving passengers or quarantine mandates exist for all passengers from a particular country/region of origin.
- b. any loss if **you** are travelling against a medical practitioner's or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).

Section 3 - Assistance Department

In the event of an emergency overseas contact Assistance Department anytime from anywhere in the world:

For Customer Service in case of a medical emergency call our 24 hours Assistance Departments:	
Within Australia:	+61 (3) 95224111
When travelling inside the US (N-America):	866 273 9079 toll free number
For Travel outside the US (N-America):	001 817-826-7014 call collect

Please keep in mind that the assistance provided by the Assistance Department is not insurance coverage and that **you** will be responsible for the fees incurred for professional or

emergency services requested of the Assistance Department (for example, medical or legal bills). However, there may be some cover for medical related expenses (Please refer to Section 1: Overseas Medical and Extra Expenses for additional information).

1. Where the service is available:

In general, this service is available worldwide, but there are exceptions.

Restrictions may apply to regions that may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service or due to any sanction restrictions. **You** may contact the Assistance Department prior to embarking on a **journey** to confirm whether or not services are available at **your** destination(s).

2. Assistance Department:

- a. During **your journey** in the event of an emergency, the Assistance Department provides information on travel requirements, including documentation (visas, passports) and immunizations
- b. In case of loss or theft of **your** travel tickets, passport, visa or other identity papers necessary to return home, the Assistance Department will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.
- c. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged at **your** cost.
- d. Please note that this service does not provide maps or information regarding road conditions.

3. Medical Assistance Departments:

- a. Provides a global referral network of general physicians, dentists, hospitals, and provide help with prescription refills with local pharmacists (subject to local laws).
- b. In the event of an emergency, the Assistance Department will make arrangements for a consultation with a general practice physician. Additionally, the Assistance Department medical team will maintain contact with the local medical staff and monitor **your** condition.
- c. If **you** are hospitalized, **we** can arrange to have messages relayed home, transfer **you** to another facility if medically necessary, or have a family member or close friend brought to **your** bedside if **you** have been travelling alone (this will be at cardholder's expense).
- d. If the medical team determines that adequate medical facilities are not locally available in the event of an accident or **sickness**, **we** will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.
- e. If a tragedy occurs, **we** will assist in securing travel arrangements for **you**.

4. Legal Referral Services:

If **you** are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to **you**, **we** will assist, if required, to provide **you** with the name of an attorney who can represent **you** in any necessary legal matters.

All these services are provided free of charge to **you**.

What to do in the event of a claim

1. All claims should be advised to **us** as soon as reasonably practicable after the completion of the **journey**. To file a claim, log on to au.mycardbenefits.com or send a claim notification to:

AIG Australia Limited

Tel: +61395224111

Customer Service Timing: 8:30AM to 5:30PM, Monday to Friday

Email: APAC.Mastercard@aig.com

2. **You** must submit to **us** all information and documentation **we** may reasonably require in support of **your** claim, such as medical or police reports, declarations and receipts, or other evidence of loss at **your** own expense and cooperate with **us** at all times.
3. In the event of an occurrence that may lead to a claim or loss under the **Mastercard Travel Insurance you** must:
 - take all reasonable practicable measures to prevent and avoid further loss or damage;
 - complete, sign and return the claims form within a reasonable time period together with copies of all reasonable proof of **your** loss and other relevant documents such as relevant receipts, documents, letters, credit and debit card statements together with accompanying documents and such details and written proof as may reasonably be required by **us**;
 - disclose to **us** details of any other insurance cover under which **you** are entitled to claim;
 - upon notifying **us** of the claim **you** cannot make any admissions, offers, promises or payment, or conduct any negotiations, without **our** prior written consent;
 - where reasonably necessary, grant authorization for **us** to obtain **your** records and other information (if applicable);
 - provide **your** financial reports, including, but not limited to bank statements, as reasonably necessary to assess **your** claim;
 - reasonably co-operate with **us** in investigating, evaluating and settling a claim; and
 - if the loss involved theft, report of the theft to the police as soon as reasonably practicable.