

Coles Platinum Mastercard® Complimentary Insurance Terms and Conditions

Effective from 5 March 2018

ENQUIRIES

- Additional copies of this booklet can be obtained by phoning 1300 306 397 or online at <http://www.coles.com.au/platinum-mastercard/insurance-terms>.
- For claims and/or general enquiries call **Allianz Global Assistance** on 1800 072 791, 8am-5pm (Sydney time), Monday to Friday and please make sure **you** have this booklet on hand when **you** phone. However, if **you** require personal advice, please see **your** general insurance adviser.

Claim forms can be found on the Allianz Global Assistance website – claims.agaassistance.com.au

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IMPORTANT INFORMATION ABOUT THE COVER PROVIDED

Introduction

This booklet describes the complimentary insurance benefits provided by **Allianz**, which are available to **cardholders**. Cover applies to events occurring on or after 5 March, 2018. **You** are not covered for events occurring after termination of, or the expiry of the period of insurance specified in, the Group Policy. **Citi** will provide **you** with details of any replacement cover.

These covers are available under a Group Policy issued to Citigroup Pty Limited, ABN 88 004 325 080, AFSL and Australian credit licence 238098 of 2 Park Street, Sydney, NSW 2000 ("**Citi**") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as **Allianz Global Assistance** of 74 High Street, Toowong, QLD 4066 ("**Allianz Global Assistance**") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, of 2 Market Street, Sydney, NSW 2000 ("**Allianz**"). For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance** issues and manages the Group Policy on behalf of **Allianz**.

There is no obligation to accept any of these benefits. However, if a **cardholder** wishes to claim any of these benefits, they will be bound by the definitions, terms, conditions, exclusions and claims procedures contained in this booklet.

PLEASE READ THIS BOOKLET CAREFULLY AND KEEP IT IN A SAFE PLACE.

Also please keep detailed particulars and proof of any loss including the sales receipts and **card account** statements showing any purchases.

Citi is not the issuer (insurer) of these covers

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

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

Neither **Citi** nor any of its related corporations are Authorised Representatives of **Allianz**, **Allianz Global Assistance** or any of their related companies.

Termination or Variation of Cover

Citi or **Allianz** may terminate or vary any one or all of the covers described in this booklet (including imposing an excess amount in the future), and if so **Citi** will notify account holders of the termination or change in writing. The existing cover will only apply to events occurring before the date of change or termination. No cover is provided for events occurring after the date of termination. **Citi** will provide you with details of any replacement cover.

Other Insurances

The covers described in this booklet are provided for **your** benefit under a Group Policy entered into between **Allianz** and **Citi**. **Citi** is the policy owner. When eligible, **you** have the benefit of cover as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth).

If you are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a comprehensive travel insurance policy for **your overseas journey**), in respect of the same loss as your claim under this Group Policy, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), **Allianz** is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover under this Group Policy in

respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

If **you** make a claim under another insurance policy and **you** are not paid the full amount of the claim, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), the cover provided to **you** under the Group Policy will make up the difference, to the extent of cover that applies, in accordance with the terms and conditions contained in this booklet.

We may seek contribution from **your** other insurer. **You** must give **us** any information that **we** reasonably require to help **us** make a claim from the other insurer.

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.

Privacy

To arrange and manage these covers, **we** (in this Privacy Notice “**we**”, “**our**” and “**us**” means AWP Australia Pty Ltd trading as **Allianz Global Assistance** and it’s duly authorised representatives) collect personal information including sensitive information from **you** and those authorised by **you** such as **your** family members, **travelling companions**, **your** doctors, **hospitals**, as well as from others we consider necessary, including **our** agents.

Any personal information provided to **us** is used by **us** to evaluate and arrange **your** cover. **We** also use it to administer and provide the insurance services and manage **your** and **our** rights and obligations in relation to those insurance services, including managing, processing and investigating claims.

We may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all of **our** products and services, IT systems maintenance and development, recovery against third parties and for other purposes with **your** consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as Citi, travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, **overseas** data storage and data handling providers, legal and other professional advisers, **your** agents and **our** related and group companies including **Allianz**.

Some of these third parties may be located in other countries such as Thailand, France, Germany, Singapore and India. **You** agree that while those parties will often be subject to confidentiality or privacy obligations, **we** may not be able to take **reasonable** steps to ensure they follow the particular requirements of Australian privacy laws. By proceeding to acquire **our** services and products **you** agree that **you** cannot seek redress under the Act or against **us** (to the extent permitted by law) and may not be able to seek redress **overseas**.

When **you** provide personal information about other individuals, **we** and **our** agents rely on **you** to have made or make them aware:

- that **you** will or may provide their personal information to **us**;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes **we** and the third parties **we** will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

We rely on **you** to have obtained their consent on these matters. If **you** do not, **you** must tell **us** before **you** provide the relevant information.

You can seek access to and correct **your** personal information by contacting **us**. In cases where **we** do not agree to give **you** access to some personal information, **we** will give **you** reasons why. **You** may not access and correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your** children under 16 years of age.

If **you** have a complaint about **your** privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or **you** can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001.

For more information about **our** handling of personal information, including further details about access, correction and complaints, please see **our** privacy policy available on request or via: www.allianzworldwidepartners.com.au under the Privacy and Security link.

Consent: By providing **your** personal information, **you** consent to the collection, uses, and disclosures set out in **our** privacy policy. If **you** do not agree to the above or will not provide **us** with personal information, we may not be able to supply **you** with **our** services or products or may not be able to provide **you** with cover.

Definitions

Headings are for information only and do not affect interpretation.

The following key words have particular meaning in this booklet and the Group Policy and are highlighted in bold font. The use of defined words in the singular includes the plural and vice versa.

accident/accidental/accidentally means an unexpected event caused by something external and visible.

account holder means an individual, business entity or company, who has entered into a **card account** with **Citi** and in whose name the **card account** was opened. The account holder is the individual, business entity or company that has contractual obligations with Citi under the **card account**.

Allianz means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.

Allianz Global Assistance means AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.

card account means:

- a current and valid **card** facility provided by **Citi** to which purchases made by **cardholders** on a **card** are charged; or
- the primary account linked to a **card** to which a purchase is routed by any electronic funds transfer facility.

card means any of the following:

- "**Coles Platinum No Annual Fee Mastercard®**" means a current and valid Coles Platinum No Annual Fee Mastercard® issued by **Citi**, or its replacement. A card issued by **Citi** includes a card issued by a previous credit provider where **Citi** has taken an assignment of the underlying credit card contract.
- "**Coles Platinum Low Rate Mastercard®**" means a current and valid Coles Platinum Low Rate Mastercard® issued by **Citi**, or its replacement. A card issued by **Citi** includes a card issued by a previous credit provider where **Citi** has taken an assignment of the underlying credit card contract.
- "**Coles Platinum Rewards Mastercard®**" means a current and valid Coles Platinum Rewards Mastercard® issued by **Citi**, or its replacement. A card issued by **Citi** includes a card issued by a previous credit provider

where **Citi** has taken an assignment of the underlying credit card contract.

- "**Coles Platinum Mastercard®**" means a current and valid Coles Platinum Mastercard® issued by **Citi**, or its replacement. A card issued by **Citi** includes a card issued by a previous credit provider where **Citi** has taken an assignment of the underlying credit card contract.

cardholder means a person who has permanent residency in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency) to whom **Citi** has issued a **card**.

Citi means Citigroup Pty Limited, ABN 88 004 325 080, AFSL and Australian credit licence 238098.

conveyance means an aircraft, vehicle, taxi, train, bus or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers.

covered breakdown means the failure of a **covered item** to operate for the purpose for which it was designed, as a direct result of a breakdown or defect. This does not include where the breakdown or defect is covered by the terms of the **manufacturer's warranty**.

covered item includes **valuables** and means a new item purchased for personal, domestic or household use but excludes:

- items acquired for the purpose of sale or trade;
- items used by **you** for a business purpose;
- business owned or business related items;
- animals or plant life;
- boats, automobiles, motorboats, **motorcycles**, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description or travellers cheques;
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- contact lenses or other optical or medical products;
- used or second-hand items (including works of art and antiques);
- items of contraband;
- real estate and any fixtures or fittings that are intended to form part of any real estate (except white goods).

dependant means **your** children, not in full-time employment who are aged 24 years or under at the time that their eligibility for cover is met.

excess means the deduction **we** will make from the amount otherwise payable for each claimable incident or event.

injure or **injured** or **injury** means bodily injury caused solely and directly by violent, **accidental**, visible and external means, which happens at a definite time and place during **your** period of cover and does not result from any illness, sickness or disease.

loss of as used with reference to hand or foot means severance through or above the wrist or ankle joint.

manufacturer's warranty means the manufacturer's written warranty, properly registered with the manufacturer, that is applicable and able to be fulfilled within Australia.

motorcycle means any two-wheeled or three-wheeled motor vehicle.

overseas means outside of Australia.

public place means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and

grounds, beaches, restaurants, private car parks, public toilets and general access areas.

relative means grandparent, parent, parent-in-law, step parent, step parent-in-law, sister, step sister, sister-in-law, brother, step brother, brother-in-law, **spouse**, partner, fiancé(e), son, son-in-law, daughter, daughter-in-law, step child, foster child, grandchild, ward or guardian.

spouse means a **cardholder's** husband or wife and includes a de-facto or life partner (including same sex) with whom a cardholder has continuously lived for a period of three (3) months or more.

travelling companion means a person with whom **you** made arrangements before a journey began, to travel with **you** for at least 50% of the period of **your** journey.

trip means an **overseas** passage by the **cardholder** and/or their **spouse** and/or **dependants** as paying passengers on a **conveyance**.

unsupervised means means leaving your covered items:

- a) with a person who is not a **travelling companion** or who is not a **relative**; or
- b) with a person who is a **travelling companion** or who is a **relative** but who fails to keep **your covered items** under close supervision; or
- c) where they can be taken without **your** knowledge; or
- d) at such a distance from **you** that **you** are unable to prevent them being taken; and

includes forgetting or misplacing items of **your covered items**, leaving them behind or walking away from them.

valuables means jewellery, watches, precious metals or semi precious stones/precious stones and items made of or containing precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

we, our, us means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as **Allianz Global Assistance**.

you, your and **yourself** means **cardholder**, except in *Transit Accident Insurance* where you, your and yourself also means **spouse** and/or **dependants**.

PART A – ELIGIBILITY & ACTIVATION OF COVER

Transit Accident Insurance

Who is eligible?

Coles Platinum Mastercard® cardholders are eligible for *Transit Accident Insurance* if the entire payment for the **trip** was charged to the **cardholder's** card account.

Who else is eligible?

If the **cardholder** is eligible for this insurance, the **cardholder's spouse** and/or **dependants** are also eligible for this insurance provided:

- a) each of them is travelling with the **cardholder** on the same itinerary for the entire **trip**; and
- b) the entire payment for their **trip** was charged to the **cardholder's card account**.

Dependant under the age of two years as at the date the trip commences

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant** under the age of two (2) years as at the date the **trip** commences, is eligible for this *Transit Accident Insurance* provided the **dependant** is travelling with the **cardholder** for the entire **trip**.

Purchase Protection Insurance

Who is eligible?

All **cardholders** are eligible for *Purchase Protection Insurance* for **covered items**:

- a) purchased anywhere in the world; or
 - b) given as a gift to any permanent Australian resident,
- provided part of the purchase price of the **covered items** is charged to the **cardholder's card account**.

Extended Warranty

Who is eligible?

Coles Platinum Mastercard® cardholders are eligible for *Extended Warranty Insurance* when the whole purchase price of the **covered item** is charged to the **cardholder's card account**. This *Extended Warranty Insurance* is not transferable.

PART B – PERIOD OF COVER

Transit Accident Insurance

Transit Accident Insurance cover commences when **you** board **your conveyance** for **your trip** and ends (other than in the circumstances listed below) when **you** disembark from the **conveyance** at the end of **your trip**.

This also includes:

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

Cover will end at the time any of the following occurs:

- **your card account** terminates; or
- **you** cease to be a resident of Australia; or
- **you** become bankrupt or enter into an arrangement with **your** creditors under the provisions of the Bankruptcy Act 1966 (Cth).

Purchase Protection Insurance

Purchase Protection Insurance applies to **covered items** for ninety (90) days (other than in the circumstances listed below) after the date that the first part of the full purchase price (or the full purchase price) of the **covered item** is charged to **your card account**.

Cover will end at the time any of the following occurs during the ninety (90) days after the first part of the full purchase price (or the full purchase price) of **your covered item** was charged to **your card account**:

- **your card account** terminates; or
- **you** cease to be a resident of Australia; or
- **you** become bankrupt or enter into an arrangement with **your** creditors under the provisions of the Bankruptcy Act 1966 (Cth).

Extended Warranty

Extended Warranty Insurance starts from the date the **manufacturer's warranty** expires and applies for the same period as the **manufacturer's warranty** for up to a maximum of twelve (12) months however, there is no cover if the **manufacturer's warranty** exceeds five years.

The table below sets out examples of how extended warranty periods apply.

Registered warranty period	Extended warranty period
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 to 5 years	1 year
Over 5 years	No cover

Cover will end at the time any of the following occurs:

- **your card account** terminates; or
- **you** cease to be a resident of Australia; or
- **you** become bankrupt or enter into an arrangement with **your** creditors under the provisions of the Bankruptcy Act 1966 (Cth).

PART C – TABLES OF BENEFITS

The covers available are outlined in PART E – THE COVER WE PROVIDE and are subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Please read the entire booklet to ensure that the covers and benefits meet **your** requirements.

If **you** need advice in respect of **your** particular circumstances or needs please consult an appropriately licensed insurance adviser.

Transit Accident Insurance

The table below sets out the amounts **we** will pay under *Transit Accident Insurance*. Eligible for Platinum Mastercard® cardholders.

Injury	Benefit amount		
	Cardholder	Spouse	Dependant
Death	\$125,000	\$125,000	\$125,000
Loss of both hands and loss of both feet	\$125,000	\$125,000	\$125,000
Loss of the entire sight in both eyes	\$125,000	\$125,000	\$125,000
Loss of one hand and loss of one foot	\$125,000	\$125,000	\$125,000
Loss of the entire sight in one eye and loss of one hand and/or loss of one foot	\$125,000	\$125,000	\$125,000
Loss of one hand or loss of one foot	\$62,500	\$62,500	\$62,500
Loss of the entire sight in one eye	\$62,500	\$62,500	\$62,500

Purchase Protection Insurance

The table below sets out the maximum limits of what we will pay under *Purchase Protection Insurance*.

Card	Limit
All Cards	Proportionate amount of the purchase price charged to card account limited to \$10,000 per covered item or event except for jewellery and watches which are limited to \$3,000 per event. Maximum total limit of all claims in any twelve (12) month period is \$75,000.

Extended Warranty

The table below sets out the maximum limits of what we will pay under *Extended Warranty Insurance*.

Card	Limit
Coles Platinum Mastercard® Cards	Purchase price charged to card account limited to \$20,000 per covered item up to a maximum total limit of \$20,000 in any twelve (12) month period.

PART D – GENERAL EXCLUSIONS

General Exclusions

The exclusions below set out what is not covered.

You should also read each section as they contain specific exclusions that may also apply.

To the extent permitted by law we will not pay if your claim arises from:

1. **your** participation as a crew member or pilot of any **conveyance**;
2. deliberate acts by **you** or any other person acting with **your** consent or under **your** direction intended to cause loss or damage;
3. **your** claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
4. **your** claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity;
5. **your** claim arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear; or
6. payment would violate any applicable trade or economic sanctions, law or regulation.

PART E – THE COVER WE PROVIDE

Transit Accident Insurance

WHAT WE COVER

If, during a **trip**; or

- a] while boarding or alighting (being when **you** physically get on or of) a **conveyance** at any airport, coach depot, railway station or dock during **your trip**; or
- b] while travelling as a passenger in a **conveyance** directly to or from any airport, coach depot, railway station, or dock immediately before or after **your** scheduled **trip**,

you suffer an **accident** that causes an **injury** listed in *Part C – Table of Benefits* within twelve (12) months of the **accident**, we will pay **you** the Benefit Amount specified for the **injury** listed in *Part C – Table of Benefits*, that **you** suffered.

In addition, if during a **trip**:

- c] **you** are unavoidably exposed to the elements and sustain an **injury** due to an **accident** which results in the disappearance, sinking or wrecking of the **conveyance** on which **you** were travelling; or
- d] **you** disappear due to an **accident** which results in the disappearance, sinking or wrecking of the **conveyance** on which **you** were travelling and your body has not been found within fifty-two (52) consecutive weeks after the date of such **accident**, it will be presumed, subject to there being no evidence to the contrary, that **you** died,

we will pay the applicable benefit amount listed in *Part C – Table of Benefits* to **you**, or to **your** estate in the case of **your** death.

If **you** suffer more than one **injury** as a result of the **accident** we will pay **you** no more than the specified amount for the most serious **injury** listed in *Part C – Table of Benefits* that **you** suffered.

WHAT WE EXCLUDE

To the extent permitted by law we will not pay for any **injury** that results directly or indirectly from:

- a] any act of terrorism;
- b] hijack;
- c] **your** intentional self harm or **your** suicide or **your** attempted suicide; or
- d] any illegal act committed by **you** or any person acting on **your** behalf.

GROUP POLICY AGGREGATE LIMIT OF LIABILITY

The Group Policy under which this cover is provided contains an aggregate (maximum) limit of liability for claims from all eligible **cardholders**, **spouses** and/or **dependants** arising from the one event.

The most we will pay under this section from one event (e.g. a bus crash) is \$1,875,000 regardless of the number of persons involved in the event who suffer **accidental injury**.

This means that if as a result of one event a number of **cardholders**, their **spouses** and/or **dependants** were **accidentally injured**, we will pay each on a proportional basis (using the amounts in the table above) up to a maximum combined total of \$1,875,000.

For example, if eight **cardholders**, five **spouses** and three **dependants** lost their lives in the same bus crash, we would pay to each of their legal personal representatives benefits, calculated as follows:

Eight **cardholders** – \$1,000,000
Five **spouses** – \$625,000
Three **dependants** – \$375,000
Total benefit amount: \$2,000,000

We take the total aggregate exposure (\$1,875,000) and divide it by the total benefit amount (\$2,000,000) to determine the percentage (93.75%) to proportionally reduce.

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

Eight **cardholders** – \$937,500.00
Five **spouses** – \$585,937.50
Three **dependants** – \$351,562.50
Total benefit amount: \$1,875,000

Purchase Protection Insurance

WHAT WE COVER

If, within ninety (90) days of **you** taking possession of a **covered item** where **you** have charged the first part of the full purchase price (or the full purchase price) to **your card account**:

- a] the **covered item** is stolen, **accidentally** damaged or permanently lost (except when left unattended in a motor vehicle) **we** will pay the lesser of:
- the part of the original purchase price charged to **your card account**; or
 - up to the limit specified in *PART C – TABLE OF BENEFITS*, per **covered item** except for jewellery or watches; or
 - up to the amount specified per claim in *PART C – TABLE OF BENEFITS*, in respect of jewellery and watches;

However, if a set of items is purchased and part of the set is stolen, **accidentally** damaged or permanently lost **we** will only pay up to an amount of the purchase price proportionate to the item stolen, **accidentally** damaged or permanently lost.

The most **we** will pay in any twelve (12) month period in respect of any one **card account** is the amount specified in *PART C – TABLE OF BENEFITS*.

- b] No cover is provided for **covered items** (including **valuables**) stolen or **accidentally** damaged when left unattended in an unlocked motor vehicle or when left in a motor vehicle outside of daylight hours.
- c] No cover is provided for **valuables** left unattended in a motor vehicle at any time.

The most **we** will pay in any twelve (12) month period in respect of any one **card account** is the amount specified in *PART C – TABLE OF BENEFITS*.

CONDITIONS

You must report the loss, theft or misplacement of a **covered item** within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement to.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover.

WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay if

- a] the loss arises from the disappearance of **covered items** in circumstances that cannot be explained to **our** reasonable satisfaction;
- b] the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- c] the loss or damage arises while the **covered items** are being sent unaccompanied by **you** or under a freight contract;
- d] the loss or damage arises from any process of cleaning, repair, alteration or maintenance;

- e] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f] the loss or damage arises from the action of **your** pets or other pets in **your** household;
- g] **your** claim arises from a government authority confiscating, detaining or destroying anything;
- h] the **covered items** were left **unsupervised** in a **public place**;
- i] the **covered items** have an electrical or mechanical breakdown.

Extended Warranty Insurance

Your covered items may come with guarantees that cannot be excluded under the Australian Consumer Law (**ACL**) or other relevant law. This cover operates alongside, and in addition to, the rights and remedies to which you may be entitled under the **ACL** and any other law that applies to **your covered items** and does not change those rights or remedies.

WHAT WE COVER

If a **covered item** that **you** purchased and charged the whole purchase price of to **your card account**, suffers a **covered breakdown** after the **manufacturer's warranty** expires **we** will reimburse **you** the lesser of:

- the repair cost;
- the replacement cost;
- the amount it would cost **us** to repair or replace the **covered item(s)** allowing for any trade discounts **we** are entitled to;
- the original purchase price limited to a proportionate part of the original purchase price, if the **covered item** claimed for is part of a set,

subject to the limit per **covered item** and maximum total limit for any one **card account** in any twelve month period specified in *Part C – Table of Benefits – Extended Warranty Insurance*.

WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay:

- a] for loss or damage arising out of flood; or
- b] if the **covered item** does not bear a manufacturer's unique identification serial number.

Claims

Please do not contact Coles or Citi in the event of a claim.

First check that **you** are covered by reading the appropriate section in this booklet and *Part D – General Exclusions* to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

How to make a claim

You must give **Allianz Global Assistance** notice of **your** claim as soon as possible.

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

You must give any information **Allianz Global Assistance** reasonably asks for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, original receipts or proof of purchase and ownership. If required **Allianz Global Assistance** may ask **you** to provide them with translations into English of any such documents to enable their consideration of **your** claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

Claims are payable in Australian dollars

We will pay all claims in Australian dollars. **We** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense. Payment will be made by direct credit to a bank account nominated by **you**.

You must not admit fault or liability

You must not admit that **you** are at fault, for any **accident**, incident or event causing a claim, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

Subrogation

If we have a claim against someone in relation to the money **we** have to pay or **we** have paid, **you** must do everything **you** can to help **us** do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

When making a claim **you** must advise **us** of any details of any other insurance under which **you** are entitled to claim.

Recovery

We will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. To **us**, **our** costs (administration and legal) arising from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under **your** policy.
3. To **you**, **your** uninsured loss (less your **excess** if any applies).
4. To **you**, **your** **excess** (if any applies).

Once **we** pay **your** total loss **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

How GST may affect your claim

If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

Fraud

When making a claim **you** have a responsibility to assist **us** and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if **you** or anyone acting on **your** behalf uses fraudulent means to make a claim on the cover described in this booklet, then no payment will be made in regard to the claim. Also **Coles** and **Citi** will be informed of the situation and **you** may no longer be eligible for the cover described in this booklet.

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling **Allianz Global Assistance** on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

Complaints & disputes

In this section “**we**”, “**our**” and “**us**” means **Allianz** and **Allianz Global Assistance**.

If **you** have a complaint or dispute in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details on the inside front cover of this booklet, or put the complaint in writing and send it to:

The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066.

We will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution procedures. To obtain a copy of **our** procedures, please contact **us**.

A dispute can be referred to the Financial Ombudsman Service Australia (**FOS**), subject to its terms of reference. The **FOS** provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the **FOS** are:

Financial Ombudsman Service Australia

GPO Box 3, Melbourne Victoria 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

General Insurance Code of Practice

Allianz and **Allianz Global Assistance** proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. **You** can obtain more information on the Code and how it assists **you** by contacting **Allianz Global Assistance** using the contact details on the inside front cover of this booklet, or by visiting www.codeofpractice.com.au.

You can download a claim form
24 hours a day at:

claims.agaassistance.com.au

or phone **1800 072 791**

8am-5pm (Sydney time),

Monday to Friday

(excluding public holidays)

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