

Description of Insurance Cover

1 June 2022

Citi Personal Loan Plus

Citi Ready Credit

Citi Personal Credit

Citi Business Credit

Diners Club Credit Line

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Citi branded unsecured lending products. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi"). Citi has agreed with NAB to provide transitional services in relation to the transferred business.

"Citi", "Citibank", "Citigroup", the Arc design and all similar trade marks and derivations thereof are used temporarily under licence by NAB from Citigroup Inc. and related group entities.



Enquiries

- Additional copies of this booklet can be obtained by phoning 13 24 84 or online at https://www.citibank.com.au/aus/terms_and_conditions.htm
- For claims and/or general enquiries call **Allianz Global Assistance** on 1800 072 791, 8am-5pm (Sydney time), Monday to Friday. 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:

<https://claims.agaassistance.com.au/>

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Important information about the complimentary cover provided

Introduction

This booklet describes the complimentary insurance benefits provided by **Allianz**, which are available to eligible **NAB** and **Diners account holders**. Cover applies to claims made on or after 1 July, 2019. **You** are not covered for claims made after termination of, or expiry of the period of insurance specified in, the Group Policy. **NAB** or **Diners** will advise **you** of any replacement cover.

These covers are available under a Group Policy issued to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) (“**NAB**”) and Diners Club Pty Limited, ABN 35 004 343 051 (**Diners**) by AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as Allianz Global Assistance of Level 16, 310 Ann Street, Brisbane, QLD 4000 (**Allianz Global Assistance**) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, of Level 16, 10 Carrington 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 **you** wish to claim any of these benefits, **you** 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 **NAB account** statements showing any purchases.

Neither Citi, NAB nor Diners is the issuer (insurer) of these covers

Neither **Citi**, **NAB** nor **Diners** is the product issuer (insurer) of these covers and neither they or any of their related corporations guarantee or are liable to pay any of the benefits under these covers.

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

Termination or variation of cover

NAB and **Diners** or **Allianz** may terminate or vary any one or all of the covers described in this booklet, and if so **NAB** and **Diners** will notify **account holders** of the termination or change in writing. The existing cover will only apply to claims made before

the date of change or termination. No cover is provided for claims made after the date of termination. **NAB** and **Diners** will provide **account holders** 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, NAB** and **Diners**. **NAB** and **Diners** are the policy owners. 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 householder's insurance policy), 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.

Limitation of cover

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 offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '**Allianz Global Assistance**', and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information. **We** usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved.

For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide. For example, **your** personal information may be collected from **your** family members and travelling companions, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover. **We** are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

We use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary. **We** may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law.

We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that **we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**.

Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** - see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice.

You may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate.

You may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time.

You may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 218, Sydney, NSW 2601 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at www.allianz-assistance.com.au and click on the Privacy & Security link.

If **you** do not agree with the matters set out in **our** privacy policy or will not provide **us** with the personal information **we** request, **we** may not be able to provide **you** with **our** products or services including the assessment and payment of any claims. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why.

Definitions

Headings have been included for ease of reference but do not form part of the terms and conditions of the cover provided.

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 means a:

- Citi Personal Loans Plus account; or
- Citi Ready Credit account; or
- Citi Personal Credit account; or
- Citi Business Credit account; or
- Diners Club Credit Line; or

being a current and valid **NAB** or **Diners** facility provided by **NAB** or **Diners** to which purchases made by **account holders** are charged.

account holder means a **NAB** or **Diners** customer, being an individual, business entity or company, who:

- has entered into an **account** with **NAB** or **Diners** and in whose name the **account** was opened. The account holder is the individual, business entity or company that has contractual obligations with **NAB** or **Diners** under the **account**; and
- if an individual, permanently resides in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency).

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.

business item means a new item acquired for use by a business entity or company, but does not include the following:

- items with an original purchase price in excess of \$3,000;
- items acquired for the purpose of sale or trade;
- items acquired to undergo process or transformation in the business;
- 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, travellers cheques or collections such as stamps, coins and cards;

- computer software and other non-tangible items;
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- items of contraband;
- manuscripts and books of account;
- real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate; or
- second-hand items including works of art and antiques.

Citi means Citigroup Pty Limited (ABN 88 004 325 080), AFSL and Australian Credit Licence 238098.

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 means:

a) **business items**; or

b) an item acquired for personal, domestic or household use but excludes:

- items acquired for the purpose of sale or trade;
- animals or plant life;
- boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- computer software and other non-tangible items;
- cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- manuscripts and books of account;
- second-hand items including works of art and antiques;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any residence or real estate; or
- items purchased for a price of more than \$10,000 per item for **Purchase Cover Insurance** and \$20,000 per item for **Extended Warranty Insurance**.

Diners means Diners Club Pty Limited, ABN 35 004 343 051.

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

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

NAB means National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686)

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.

sporting equipment means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

unsupervised means leaving **your covered items** or **valuables**:

- a] with a person who is not a travel companion or who is not a relative; or
- b] with a person who is a travel companion or who is a relative but who fails to keep **your covered items** or **valuables** under close supervision; or
- c] where they can be taken without **you** 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** or **valuables**, 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 **account holder**, if eligible for cover.

Part A - Eligibility & Activation of Cover

Purchase Cover Insurance

Who is eligible?

Account holders are eligible for *Purchase Cover Insurance* for **covered items**:

- a] purchased anywhere in the world; or
- b] given as a gift to any permanent Australian resident, provided the whole purchase price of the **covered item** is charged to the **account holder's account**.

Guaranteed Pricing Scheme

Who is eligible?

Account holders are eligible for *Guaranteed Pricing Scheme* cover when the whole purchase price of a **covered item** is charged to the **account holder's account**.

Extended Warranty Insurance

Who is eligible?

Account holders are eligible for *Extended Warranty Insurance* when the whole purchase price of the **covered item** is charged to the **account holder's account**. This *Extended Warranty Insurance* is not transferable.

Part B - Period of Cover

Purchase Cover Insurance

Purchase Cover Insurance applies to **covered items** for ninety (90) consecutive days after the date that **you** take possession of the **covered item** provided that the whole purchase price of the **covered item** is charged to the **account holder's account**.

Guaranteed Pricing Scheme

Guaranteed Pricing Scheme applies to **covered items** for sixty (60) consecutive days after the date that the full purchase price of the **covered item** is charged to the **account holder's account**.

Extended Warranty Insurance

Cover applies 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 one (1) full year however, there is no cover if the **manufacturer's warranty** exceeds five (5) years.

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

Manufacturer's Warranty Period	Extended Warranty Period
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 year	1 year
1 to 5 years	1 year
Over 5 years	No cover

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.

All limits and sub-limits in the tables contained in *Part C* are shown in Australian dollars.

Purchase Cover Insurance

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

Account	Limit
All accounts	Purchase price charged to account limited to \$3,000 per business item or \$10,000 per other covered item except for jewellery, watches and new works of art which are limited to \$1,000 per claim. Maximum total limit for all claims in any twelve (12) consecutive month period is \$50,000 per account .

Guaranteed Pricing Scheme

The table below sets out the maximum limits of what **we** will pay under *Guaranteed Pricing Scheme*.

Account	Limit
All accounts	Up to a maximum total limit of \$500 any one covered item subject to the advertised covered item being priced at least \$75 less than the covered item you purchased.

Extended Warranty Insurance

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

Account	Limit
All accounts	Purchase price charged to account limited to \$3,000 per business item or \$20,000 per other covered item up to a maximum total limit of \$10,000 per account in any twelve (12) consecutive month period.

Part D - Excesses & General Exclusions

Excesses - What you contribute to a claim

You must pay the following **excess** amounts for each claim made under the following covers even if a number of claims are submitted on the one claim form. However If **you** make more than one claim as the result of a single event, the highest **excess** will apply but will only apply once.

Section	Cover type	Excess amount
Purchase Cover Insurance		\$100
Guaranteed Pricing Scheme		Nil
Extended Warranty Insurance		\$100

General Exclusions

The exclusions below set out what is not covered.

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

To the extent permitted by law **we** do not cover **you** for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

1. **your** claim is for consequential loss of any kind including loss of enjoyment;
2. deliberate acts or illegal or criminal acts by **you**, or any other person acting with **your** consent or under **your** direction;
3. arising from changes in currency rates;
4. **your** failure to take reasonable care;
5. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
6. any act of terrorism;
7. a nuclear reaction or contamination from nuclear weapons or radioactivity;
8. 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;
9. any payment which would violate any applicable trade or economic sanctions, law or regulation.

Part E - The cover we provide

Purchase Cover Insurance

WHAT WE COVER

If, within ninety (90) consecutive days of **you** taking possession of a **covered item** where **you** have charged the full purchase price to **your account**, the **covered item** is stolen, **accidentally** damaged or permanently lost (except when: left in a vehicle; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or is **sporting equipment** while in use) **we** will pay the lesser of:

- a) the original purchase price charged to **your account**; or
- b) the limit per claim specified in *Part C - Table of Benefits* in respect of jewellery, watches and new works of art.

The most **we** will pay in any twelve (12) month period in respect of any one **account** is the maximum total limit 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 a claim in relation to **your covered items** (including **valuables**) if:

- a) 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;
- b) the **covered items** were being sent unaccompanied by **you** or under a freight contract;
- c) the loss or damage arises from any process of cleaning, repair or alteration;
- d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;

- e] the **covered items** disappear in circumstances that cannot be explained to **our reasonable** satisfaction;
- f] **your** claim arises from a government authority confiscating, detaining or destroying anything;
- g] the **covered items** were left **unsupervised** in a **public place**;
- h] the **covered items** have an electrical or mechanical breakdown;

Guaranteed Pricing Scheme

WHAT WE COVER

If within sixty (60) consecutive days of **you** charging the full purchase price of a **covered item** that **you** purchase from a physical store, to **your account**:

- a] **you** receive a printed catalogue from a store with twenty five (25) kilometres of the store where **you** made **your** original purchase; and
- b] the catalogue advertises the **covered item** for a price more than seventy five dollars (\$75) less than the price **you** charged to **your account** for the **covered item you** purchased,

then **we** will reimburse **you** up to the amount specified in *Part C - Tables of Benefits - Guaranteed Pricing Scheme* for the difference in price between the price of the **covered item** charged to **your account** and the cheaper advertised price of the item in the printed catalogue **you** received, provided:

- c] the cheaper item is new, the same model number and year and produced by the same manufacturer as the **covered item you** purchased and charged to **your account**; and
- d] the catalogue advertising the cheaper item was printed after the **covered item you** purchased was charged to **your account**;

WHAT WE EXCLUDE

We do not cover items that **you** purchase via the internet or that are only advertised by digital medium.

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

Only items with a manufacturer's unique identification serial number on them are covered under this insurance.

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

- the repair cost;
- the replacement cost;
- the original purchase price,

subject to the limit per **covered item** and maximum total limit for any one **account** in any twelve (12) consecutive month period specified in *Part C - Tables of Benefits - Extended Warranty Insurance*.

CONDITIONS

You must take all reasonable care to protect and/or maintain **your covered items**.

You must obtain **our** approval before starting any repairs or replacement of any **covered item** that has suffered a **covered breakdown**.

You must keep the **covered item** for which **you** are claiming or relevant parts of the **covered item** so that **we** may inspect them.

Claims

Please do not contact NAB, Citi or Diners in the event of a claim.

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

You are not covered for any claim made after termination of, or the expiry of the period of insurance specified in, the Group Policy. **NAB** and **Diners** will provide **account holders** with details of any replacement cover.

HOW TO MAKE A CLAIM

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

Allianz Global Assistance can be contacted using the contact details listed on the inside front cover of this booklet. **You** can obtain claim forms and information on how to make a claim at:

<https://claims.agaassistance.com.au/>

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, medical reports, 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.

- c] For loss or theft of **your covered items** or **valuables**, report it immediately to the police and obtain confirmation of **your** report. **You** must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged **covered items**.
- d] For damage or misplacement of **your covered items** or **valuables**, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- e] Submit full details of any claim in writing.

DEPRECIATION

When taking into consideration the age of a **covered item we** will deduct the following amounts from **our** settlement if **we** decide to pay **you** instead of replacing **your covered item**:

- For toiletries (including skin care, make-up, perfume and medications) **we** will deduct 50% for each year **you** have owned the item to a maximum amount of 80%;
- For mobile phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment **we** will deduct 20% for each year **you** have owned the item up to a maximum amount of 80%;
- For clothing, footwear, luggage and books **we** will deduct 15% for each year **you** have owned the item to a maximum amount of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments **we** will deduct 10% for each month **you** have owned the item up to a maximum 80%;
- For jewellery **we** will not make any deduction;
- For all other items **we** will deduct 15% for each year **you** have owned the item to a maximum amount of 60%.

For example:

You have a \$500 digital camera which was purchased two (2) years before the date it was lost. The applicable rate of depreciation would be 20% per year.

In the event of a claim **we** will pay **you** \$320 (i.e. **we** will depreciate the value of the digital camera by 20% for each year of the two (2) years **you** have owned it), calculated as follows -

Year 1 - Purchase price of \$500 less 20% = \$400

Year 2 - Depreciated value of \$400 less 20% = \$320

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**.

YOU MUST HELP US RECOVER ANY MONEY WE HAVE PAID

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 tell **us** about any other insurance under which **you** are or might be able to claim. If **you** can claim from another insurer and **we** also pay **you** in respect of the

same insured event, then **you** must refund to **us** the amount **we** paid if the other insurer also pay **you**. **You** cannot claim from **us** and from the other insurer to obtain an aggregate amount that exceeds **your** loss.

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 **NAB** or **Diners** will be informed of the situation and **you** may no longer be eligible for the cover described in this booklet.

Complaints & disputes

If **you** have a complaint 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:

Credit Card Complaints,
Locked Bag 3014, Toowong DC,
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 complaint can be referred to the Australian Financial Complaints Authority (**AFCA**). The **AFCA** provide a free and independent dispute resolution service for consumers who have general insurance complaints falling within its rules.

The contact details for the **AFCA** are:

Australian Financial Complaints Authority
GPO Box 3, Melbourne Victoria 3001
Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.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.

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For more information on your Account,
visit us at

www.citibank.com.au

or call us on

13 24 84

or

+61 2 8225 0615

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24 hours a day, 7 days a week

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