

Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance Conditions of Use

Policy Period: October 10th, 2023 – October 9th, 2024

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Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance

ABOUT THE INSURANCE COVER

This **Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance** is made available under a **master policy** issued to Mastercard Asia/ Pacific Pte Ltd ("**Mastercard**") (a corporation organised under the laws of Singapore, with its offices at 3 Fraser Street, Duo Tower, Singapore, 189352), by AIG Australia Limited ("**AIG**") (ABN 93 004 727 753, AFSL 381686, of Level 19, 2 Park Street, Sydney NSW 2000).

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** as issued by **AIG**.

This document also constitutes the necessary disclosure required by **Mastercard** 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** are a beneficiary under the **master policy** if **you** are an **eligible cardholder** and meet the eligibility criteria. 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 outlined below, 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 Overseas Travel Medical & Accident and Travel Inconvenience 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.

Mastercard does not hold anything on trust for, or for the benefit of, or on behalf of, **you** in relation to this **Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance** cover. Access to **Mastercard Insurance Overseas Travel Medical & Accident and Travel Inconvenience** cover is provided to **you** 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 Overseas Travel Medical & Accident and Travel Inconvenience Insurance** cover only. The information **AIG** provides is not intended to provide or imply any recommendation or opinion about such insurance.

The insurance cover provided under this "**Mastercard Overseas Travel Medical & Accident and Travel Inconvenience 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 Overseas Travel Medical & Accident and Travel Inconvenience 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 Overseas Travel Medical & Accident and Travel Inconvenience Insurance** and keep it in a safe place for future reference.

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

Mastercard Overseas Travel Medical & Accident and Travel Inconvenience 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 all information 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 Overseas Travel Medical & Accident and Travel Inconvenience 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 or as soon as practicable .
- **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**.

General Insurance 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.

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the Code. Their purpose is to drive better Code compliance and helping the insurance industry to improve its service to consumers.

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

For more information on the Code Governance Committee please visit insurancecode.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 involving privacy

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.

Travel

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.

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	Travel Accident	If you die during your journey whilst you are travelling on a common carrier the amount payable will be as follows: a) for an international journey – up to \$70,000 b) for a domestic journey – up to \$70,000
2	Overseas Medical and Extra Expenses	Up to \$140,000
3	Cancellation, Rescheduling, Interruption or Curtailment Delay and Missed Connection	Up to \$1,400 Up to \$140
4	Personal Liability	Up to \$14,000
5	Assistance Department	Included

Coverage under all sections is only available for the **eligible cardholder**. Additional sub-limits may apply under each section. Details are in the relevant benefit sections below.

General Conditions

Agreement

We will provide **you** with **Mastercard Overseas Travel Medical & Accident and Travel Inconvenience 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 Overseas Travel Medical & Accident and Travel Inconvenience Insurance**. Specific definitions, conditions and exclusions also apply to specific sections of cover.

Eligibility Criteria

You are eligible for cover under this **Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance** if:

- (i) **you** are an **eligible cardholder**; and
- (ii) **you** have charged to **your eligible card** the entire cost of **your Common carrier** tickets for an international **journey** departing from Australia or a domestic **journey** within Australia.

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 Overseas Travel Medical & Accident and Travel Inconvenience Insurance does not provide any benefits or cover arising from or, in connection with **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 may also apply – refer to the Schedule and the applicable section.

Cover

Cover only applies whilst **you** remain an **eligible cardholder**.

Cover for cancellation benefits under Section 3 will commence from the time **you** charge the entire cost of **your Common Carrier** arrangements using **your eligible card** and ends when **you** commence **your journey**. Cover for all other benefits will commence from the time **you** commence **your journey**.

For cover to apply, **your journey** must commence in Australia.

Eligibility for cover will cease at the earliest of when **you** are no longer an **eligible cardholder** or the **master policy** is terminated. However, if **you** charged **your Common Carrier** arrangements or if **you** are travelling on an eligible **journey** at the time that the eligibility ceases, **your** cover will continue until the end of **your** eligible **journey** or the maximum **period of journey**. Cover for a **journey** will cease at the end of the **period of journey**.

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 may impact whether you are fit to travel and could lead to cancellation or disruption of the **journey**. If **you** are not fit to travel and **you** travel, any subsequent claim arising from same will not be met.

Governing law

The **Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance** cover shall be interpreted in accordance with the law of New South Wales, Australia and is subject to the non-exclusive jurisdiction of the courts of New South Wales, Australia.

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 you incurred the expense.

Cancellation of master policy

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

Other insurance

Except for Section 1.1: Accidental Death, there is no cover provided under this **Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance** for any loss, event or liability which is covered under, any health or medical scheme, or Act of Parliament or is legally payable from any other source that is required by law. 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 Overseas Travel Medical & Accident and Travel Inconvenience 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 may be refused. 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 **your** 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 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 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 **Archa Mastercard Commercial Business Standard** 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 69 years or under.

Family(-ies) means the **eligible cardholder**, the **spouse/partner** and **dependent children**. Coverage under this **Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance** is only available for the **eligible cardholder**.

Financial default means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the

laws of any jurisdiction.

Injury means a physical bodily **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 entirely using **your eligible card** and must be within the time period specified by the **period of journey**. A **journey** for domestic trips must be to a destination more than 100 kilometres from **your** permanent residence in Australia. Daily commutes, even for more than 100 kilometres shall not be considered a **journey** under the **policy**. All **journeys** must commence from Australia.

Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance means the insurance cover set out in this document.

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 to **you** in accordance with the **Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance** policy.

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

Pre-existing medical condition(s) means:

- (a) any **sickness** or disability suffered by **you** which in the one (1) year period before **your** coverage commenced:
 - (i) **you** were aware of, or a reasonable person in the circumstances could be expected to be aware of; and
 - (ii) such condition
 - a) manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - b) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or

- c) 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**, **you** or they are aware of, or a reasonable person in the circumstance could be expected to be aware of, before **your** coverage commenced.

Relative means **your spouse/partner**, 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 authorisation for scheduled air transportation issued by the relevant authorities of the country in which the aircraft is registered, and in accordance with such authorisation, 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, including mental health conditions. Under section 3, means one which requires treatments by a legally qualified medical practitioner and which results in **you** being certified by the practitioner as unfit to travel or continue with **your** original **journey**.

Spouse/partner 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**.

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**. This shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Travelling companion means the person(s) **you** arranged to travel with before **you** left **your** residence in Australia to commence **your journey**. This person must be a permanent resident of Australia and be travelling with **you** for at least fifty percent (50%) of **your journey**.

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**.

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. any **terrorist act**, or the intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
3. 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.
4. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
5. riot or civil commotion unless **you** have already commenced **your journey**.
6. **you** charged **your eligible card** the entire cost of **your Common carrier** tickets and **your** cover was in force prior to the riot or civil commotion.
7. any professional sporting activities.
8. parachuting, base jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft or charter company. This General Exclusion does not apply to hot air ballooning or parasailing.
9. (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) motor cycling 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).
10. deliberate exposure to exceptional danger unless in an attempt to preserve **your** own life or the life of others.
11. **your** suicide, attempted suicide or intentional self-injury.
12. **you** having a blood alcohol content over the prescribed legal limit 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, when driving or operating any motor vehicle.

13. any **pre-existing medical condition(s)**.
14. 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**; or
 - (c) unless otherwise provided for under Section 3.
15. **you** travelling against medical advice or when **you** ought reasonably to know that **you** were unfit to travel.
16. any condition for which **you** are travelling to seek medical or other treatment.
17. **You** engaging in any illegal conduct or a criminal act/s.
18. confiscation or destruction by customs or any other authorities.
19. any interference with **your** travel plans by a government, government regulation or official authority including but not limited to restriction of access to any locality or refusal of a visa or permit to **you** or to any **relative** or **travelling companion**.
20. the refusal, failure or inability of any person, company or organisation, including but not limited to any **scheduled 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.
21. any loss as a result of **you** being a crewmember or pilot of any land, sea or air conveyance.
22. **your** failure to take precautions to avoid a claim after there were warnings or government advisories as published on smartraveller.gov.au or similar platform
23. any consequential loss including loss of enjoyment or any financial loss not specifically covered in this document.
24. a change of plans because **you** or **your travelling companion** change **your** mind and decide not to proceed with **your journey**.
25. any losses incurred if **you** are not an **eligible cardholder**.

Travel Restriction Exclusion

We will not pay any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures relating to an epidemic or pandemic declared by a governmental body, official health authority or the World Health Organisation.

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: TRAVEL ACCIDENT

Please note, coverage under Section 1: Travel Accident is only available for the **eligible cardholder**.

Definitions Applicable Section 1

Loss for:

- a) hand or foot means actual severance through or above the wrist or ankle joints;
- b) eye means entire and irrecoverable loss of sight;
- c) thumb and index finger mean actual severance through or above the joint that meets the hand at the palm; or
- d) speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

Member is defined as one hand; one foot; sight of one eye; speech; or hearing in both ears.

1. Accidental Death

If **you** die during **your journey** whilst **you** are travelling on a **common carrier** the amount payable will be as follows:

- a) for an international **journey**, \$70,000 per person; or
- b) for a domestic **journey**, \$70,000 per person.

2. Loss of Member

If **you** lose a **member** whilst **you** are travelling on a **common carrier** the maximum benefit payable will be as follows:

- a) for an international **journey** up to \$700,000 per person per **journey**; or
- b) for a domestic **journey** up to \$140,000 per person per **journey**.

Schedule of Losses for section 1.2

Loss	Benefit (percentage of the maximum benefit)
Loss of two or more members	100%
Loss of one member	50%
Loss of thumb and index finger of same hand	25%

3. Coverage Conditions

- a) In the event that **you** have multiple **losses** due to the same accident, only one (1) payment, the largest, will be paid.
- b) If **you** suffer a **loss** or die as a result of being unavoidably exposed to the elements due to an accident, it will be covered under this section as if such loss or death was as resulting from an **injury**.
- c) If **your** body has not been found within one year after the forced landing, stranding, sinking or wrecking of a **common carrier** in which **you** were a passenger, it will be covered under section 1.1.
- d) Notwithstanding General Exclusion 2, **loss** or death caused by or resulting from

terrorist acts are covered as a **loss** or death by an **injury**.

- e) Once the maximum benefit limits specified above is reached per person per **journey**, no further payment will be made.

4. Specific Exclusions for Section 1: Travel Accident

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

- a) death caused by **sickness**, suicide or intentional self-inflicted **injury**.
- b) any **loss** or death, directly or indirectly caused by or resulting from, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of **injury**.

Section 2: Overseas Medical and Extra Expenses

Please note, coverage under Section 2: Overseas Medical and Extra Expenses is only available for the **eligible cardholder**.

We will pay:

1. Medical Expenses

We will pay *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 an accidental ***injury*** or ***sickness*** 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 +61 (3) 95224111 if dialling from Australia, 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

- a) **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;
- b) **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 an accidental ***injury*** or ***sickness*** during the ***journey*** up to a maximum thirty (30) 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.
- c) ***Your*** emergency medical evacuation to Australia 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 as reasonably possible.
- d) In the event of ***your*** death, the reasonable cost of returning ***your*** remains to Australia or for the funeral or cremation costs if ***your*** body is buried at the place of ***your*** death.

Specific Exclusions for Section 2: Overseas Medical and Extra Expenses

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

1. 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.
2. 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.

3. 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***.
4. expenses incurred for the normal maintenance of dental health or to address normal wear and tear.
5. 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.
6. any claim for which ***you*** are entitled to receive reimbursement from any workers' compensation, any other statutory scheme or private health insurance.
7. 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 travel fare between ***your*** last intended place of departure to Australia, at the same cabin class as ***your*** initial departure travel fare.

Section 3: Cancellation, Rescheduling, Interruption or Curtailment, Delay and Missed Connection

Please note, coverage under Section 3: Cancellation, rescheduling, Interruption or Curtailment, Delay and Missed Connection is only available for the **eligible cardholder**.

We will pay:

1. Cancellation

The non-refundable unused portion of **your** travel or accommodation arrangements paid for in advance by **you** following cancellation of **your journey** prior to the start date of **your journey** up to a maximum limit of \$1,400 per person per **journey** due to:

- a) the unforeseeable death, accidental **injury, sickness** or compulsory quarantine of **you** or **your relative** or **travelling companion**; or
- b) **major travel event** that prevents **you** from travelling to **your** destination(s) as scheduled and outlined in **your journey** itinerary;
- c) severe weather condition that cancels the scheduled departure of a **common carrier**; or
- d) security reasons or mandatory evacuation at **your** destination; or
- e) loss or damage in the home or business owned by **you** due to:
 - i. fire, explosion and flood that makes the property uninhabitable; or
 - ii. theft committed within one (1) week before the date of departure of **your** journey and which requires **you** to be present at **your** permanent place of residence on the date of departure; or
- f) complications of pregnancy suffered by the **eligible cardholder** **your** or **your spouse/partner** that endanger the health or life of those involved; or
- g) summoned as a party or witness before a civil, family, labour or criminal court; or
- h) **you** are involved in separation or divorce litigation that requires **you** to be present in court; or
- i) **your** unexpected loss of employment; or
- j) loss of **your** identification documents due to assault or theft, and in a case where it is not possible to recover them in order to make the **journey**; or
- k) requirement to join the armed forces of any country.

2. Rescheduling

The reasonable costs of rescheduling **your** travel and/or accommodation up to a maximum of \$1,400 per person per **journey**, if **you** are unable to travel due to any of the following unexpected events occurring within 60 days of **your** original departure date:

- a) the unforeseeable death, accidental **injury, sickness** or compulsory quarantine of **you** or **your relative** or **travelling companion**; or
- b) **major travel event** that prevents **you** from travelling to **your** destination(s) as scheduled and outlined in **your journey** itinerary; or
- c) severe weather condition that cancels the scheduled departure of a **common carrier**; or
- d) security reasons or mandatory evacuation at **your** destination; or

- e) loss or damage in the home or business owned by **you** due to
 - i. fire, explosion and flood that makes the property uninhabitable,
 - ii. theft committed within one (1) week before the date of departure of **your** journey and which requires **you** to be present at **your** permanent place of residence on the date of departure; or
- f) complications of pregnancy suffered by **eligible cardholder** or **Spouse/partner** that endanger the health or life of those involved; or
- g) summoned as a party or witness before a civil, family, labour or criminal court; or
- h) **you** are involved in separation or divorce litigation that requires **you** to be present in court; or
- i) **your** unexpected loss of employment; or
- j) loss of **your** identification documents due to assault or theft, and in a case where it is not possible to recover them in order to make the **journey**; or
- k) requirement to join the armed forces of any country.

Specific Conditions to Sections 3.1 and 3.2

In addition to the General Conditions applicable to all sections, the following conditions apply to section 3:

We will only pay under this sub-section 2 if the event giving rise to the claim would have resulted in a claimable event under sub-section 1 Cancellation and **you** have chosen not to claim under sub-section 1. The amount **we** will pay **you** will not be more than the amount outlined in the **Schedule of Benefits and Sums Insured**.

3. Interruption and Curtailment

We will pay **your** reasonable extra travel and accommodation expenses (including the cost of meals over and above the amount **you** had already budgeted for less any refund received for the unused pre-paid travel and accommodation arrangements) actually and necessarily incurred while **you** are on **your journey** due to:

- a) the unforeseeable death, accidental **injury**, **sickness** or compulsory quarantine of **you** or **your relative**, business partner or **travelling companion**; or
- b) complications of pregnancy suffered by the **eligible cardholder** or the **Spouse/partner** that endanger the health or life of those involved; or
- c) summoned as a party or witness before a civil, family, labour or criminal court; or
- d) **you** are involved in separation or divorce litigation that requires **you** to be present on court audiences; or
- e) **your** unexpected loss of employment; or
- f) requirement to join the armed forces of any country.

4. Accompaniment of Minors

4.1 In the event, **you** are travelling alone with a minor up to 15 years old and **you** are unable to continue the **journey** due to **your sickness**, **injury** or death, **we** will pay the cost of a round trip economy airfare ticket on a **scheduled carrier** for an adult designated by **you** or in the case of death, **your** next of kin, to accompany the minor back to Australia.

4.2 These expenses related to Accompaniment of Minors must be authorised in advance by the Assistance Department (see section 7 below for contact details)

5. Delay

We will pay for **your** expenses up to \$140 per person per **journey**, if **your** scheduled transport is delayed for four (4) hours or more for the reasons below and **you** cannot claim the expenses from anyone else:

- a) inclement weather, which means any severe weather condition that delays the scheduled departure of a **common carrier**; or
- b) sudden, unforeseen breakdown of the **common carrier** equipment that caused a delay or interruption of normal trips; or
- c) any unforeseen strike or labour disagreement by employees of the **common carrier** that interferes with the normal departure and arrival of same; or
- d) operational reasons at the departure airport due to air traffic restrictions and beyond the **common carrier's** control.

If **you** claim under section 3.5, **we** will not pay for any accommodation, meals or other travelling expenses under any other sub-section of this section.

No benefit shall be payable under this sub-section where such delay was directly or indirectly due to any delay which was made public or known to **you** prior to the date **your common carrier** was booked.

6. Missed Connection

We will pay **you** \$140 per person per **journey** if **you** miss **your** connecting flight due to the delay or cancellation of **your** previous flight.

Specific Exclusions for Section 3: Cancellation, Rescheduling, Interruption or Curtailment, Delay and Missed Connection

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

1. any refundable unused portion of travel and/or accommodation arrangements where an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the **journey** for cancellation refund or compensation.
2. for cancellation or disruption to travel which relates to **your** or **your travelling companion's** business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being retrenched from **your** usual fulltime employment in Australia.
3. claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or **journey**.
4. cancellation expenses and extra travel and accommodation expenses directly or indirectly incurred as a result of intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**;
5. claims arising from alcohol or drug abuse, addiction or overdose.
6. claim arising from elective cosmetic or plastic surgery, except as a result of an accident.
7. any cancellation if **you** cancel **your** journey because of disinclination to travel, change of mind or fear of travelling.

8. any loss or cancellation 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.
9. **you** not complying with **your** ticket conditions.
10. The cost of a return ticket if **you** have not purchased a return ticket to **your** place of residence. Note: **we** will deduct from **your** claim the cost of the travel fare between **your** last intended place of departure to Australia, at the same cabin class as **your** initial departure travel fare.

Section 4: Personal Liability

Please note, coverage under Section 4: Personal Liability is only available for the **eligible cardholder**.

We will pay:

All damages and compensation, including legal expenses incurred with **our** written consent, up to the maximum benefit amount, **you** are legally liable to pay as a result of **your** negligence during the **journey** causing:

1. bodily **injury** including death or **sickness**; or
2. loss of, or damage to property.

It is a condition of payment under this section that **you** do not admit fault or liability to any other person without **our** prior written consent.

The maximum benefit amount **we** will pay **you** under this section is \$14,000 per person for each **journey**.

Specific Exclusions:

In addition to the General Exclusions applying to all sections of this cover, **we** will not pay for damages, compensation or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

1. bodily **injury** to **you**.
2. bodily injury to any member of **your family** ordinarily residing with **you**.
3. bodily **injury** to any of **your** employees arising out of or in the course of their employment.
4. loss of, or damage to property owned by, or in the control of, **you**.
5. loss of, or damage to property owned by, or in the control of, any member of **your family** ordinarily residing with **you**.
6. loss of, or damage to, property owned by, or in the control of, **your** employees arising out of or in the course of their employment.
7. loss of, or damage to, property or bodily **injury**, arising out of **your** ownership, use or possession of any mechanically propelled vehicle, aircraft or waterborne craft.
8. loss of, or damage to, property, or bodily **injury** arising out of **your** business, trade or profession, including professional advice given by **you**.

9. any contract for which **you** are a party, unless such liability would have arisen in the absence of that contract.
10. punitive, aggravated or exemplary damages.
11. any fine or penalty.
12. loss which would be covered under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.

Legal Liability Claim

In the event that the **Mastercard Overseas Travel Medical & Accident and Travel Inconvenience Insurance** provides cover for a claim arising in relation to **your** legal liability to third parties, **you** must as soon as reasonably possible provide **us** with full particulars of any such claim made against **you** by any other person and provide **us** with all reasonably available legal documents served on **you** in relation to such a claim and allow **us** the sole option to negotiate settlement of, or defend, covered claims in **your** name. **You** must reasonably assist in defending any such claim, including **you** attending court to give evidence.

Section 5: Assistance Department

Please note, coverage under Section 5: Assistance Department is only available for the **eligible cardholder**.

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 2: Overseas Medical and Extra Expenses for additional information).

1. Who benefits from the assistance:

An **eligible cardholder** only.

2. 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).

3. 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 immunisations
- 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.

4. 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 hospitalised, **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 the 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**.

5. 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.

What to do in the event of a claim

1. All claims should be advised to **us** as soon as reasonably. To file a claim, log on to <https://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, receipts, valuations, certified translations or other evidence of ownership at **your** own expense and cooperate with **us** at all times.
3. For claims under Section 1 Travel Accident in respect of accidental death cover, **we** will also require a death certificate and/or attending physician statement or autopsy report.
4. For claims under Section 3 Cancellation, Curtailment, Postponement, Delay and Missed Connection, **you** must submit to **us** all information **we** may reasonably require in support of **your** claim, including:
 - Documentation detailing the reason for cancellation, postponement or curtailment, including evidence of the nature of serious **injury** or **sickness** such as copies of medical evidence reports, attending physician statements, and related documentation which may have caused the cancellation, rescheduling, interruption, curtailment, delay or missed connection;
 - Transaction verification confirming the full passenger fare has been charged to the **eligible card**, including copies of travel tickets and receipts;
 - Receipts of refunded amount / confirmation on non-refundable amount incurred due to the cancellation / curtailment
 - Copy of travel tickets and boarding passes;
 - Letter from the carrier management or authorities certifying about the delay or missed connection;
5. For claims under Section 5 Personal Liability, do not make any admission or offer. Request the claim against **you** to be put in writing.
6. In the event of an occurrence that may lead to a claim or loss under the **Mastercard Overseas Travel Medical & Accident and Travel Inconvenience 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 authorisation 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.