

PLATINUM VISA CREDIT CARD FAQS : INSURANCE

A FEW THINGS TO KNOW ABOUT INSURANCE AND YOUR G&C MUTUAL BANK PLATINUM VISA CREDIT CARD



How do I access the G&C Mutual Bank Platinum Visa Credit Card insurance benefits¹?

Under the master policy held by G&C Mutual Bank, you receive automatic access to the benefits detailed in the G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions booklet, subject to the relevant terms, conditions and exclusions specified by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No.239687).

Who is covered under G&C Mutual Bank Platinum Visa Credit Card travel insurances¹?

Certain overseas travel insurance is available to G&C Mutual Bank Platinum Visa Credit Card holders who obtain their full return overseas travel tickets prior to leaving Australia on their G&C Mutual Bank Platinum Visa Credit Card or with the equivalent in Qantas Frequent Flyer points, as fully set out in the G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions booklet.

This cover is also available to the cardholder's spouse and dependent children travelling with the cardholder for the entire journey, if their return overseas travel tickets were obtained by use of the cardholder's eligible credit card account. This insurance is subject to benefit limits and exclusions. Please read the G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions booklet.

Interstate Flight Inconvenience Insurance is available to G&C Mutual Bank Platinum Visa cardholders only while they are on an interstate Australian holiday of up to fourteen days and provided the G&C Mutual Bank Platinum Visa Credit Card cardholder charges the entire cost of their return interstate flight fare (but not taxes on airports or travel agents' charges) to their G&C Mutual Bank Platinum Visa Credit Card account. The cover extends to the G&C Mutual Bank Platinum Visa Credit Card cardholder's spouse and/or dependent children who are travelling with the Platinum Credit Card cardholder for the entire journey and who have also had the entire cost of their return interstate flight fare (but not taxes on airports or travel agents' charges) charged to the G&C Mutual Bank Platinum Visa Credit Card account.

This insurance is subject to benefit limits and exclusions. Please read the G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions booklet.

How does a G&C Mutual Bank Platinum Visa Credit Card holder obtain approval for medical expenses in a medical emergency overseas¹?

Contact the Emergency Assistance Company as soon as the medical emergency occurs on +61 2 8907 5666 and provide your G&C Mutual Bank Platinum Visa Credit Card number with as much information as possible about the medical emergency including your contact details.

Are gifts and articles purchased during trips covered under the G&C Mutual Bank Platinum Visa Credit Card travel insurance¹?

Yes they are, subject to the full terms, conditions, limitations and exclusions of the G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions booklet.

Is a police report necessary in order to make a claim under the G&C Mutual Bank Platinum Visa Credit Card travel insurance¹?

Claims for loss, theft or criminal damage must be reported to the local police, carrier, tour operator or accommodation manager and a written report obtained within 48 hours of the incident occurring. Claims for damage of items in transit must be reported to the carrier and a written report obtained within 24 hours of receiving your personal baggage.

Do I have to pay an excess if I make a successful claim under the G&C Mutual Bank Platinum Visa Credit Card insurances¹?

Payable excess amounts vary from nil to \$250 per person per claim, depending on the benefit type. For more information on the applicable excess amounts, please read the G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions booklet. An excess of \$250 per person per claim applies to claims made under the following insurance benefits:

- Travel Cancellation Cover
- Medical Emergency Expenses Cover
- Travel Delay Cover
- Mugging Cover
- Loss of Income Cover
- Resumption of Journey Cover
- Baggage, Money and Documents Cover
- Personal Liability Cover
- Accidental Loss of Life Cover
- Purchase Security Insurance
- Global Hire Car Excess Waiver Cover

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What insurance comes with my G&C Mutual Bank Platinum Visa Credit Card¹?

G&C Mutual Bank Platinum Visa Card holders receive insurance cover including:

- Overseas Travel Insurance
- Purchase Security Insurance
- Transport Accident Insurance
- Best Price Guarantee Cover
- Global Hire Car Excess Waiver Cover
- Interstate Flight Inconvenience Insurance

These insurances are subject to benefit limits and exclusions and excesses may apply. Please see the full G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions booklet.

What does the Overseas Travel Insurance cover¹?

If you are a G&C Mutual Bank Platinum Visa Credit Card holder, you are automatically eligible for complimentary Overseas Travel Insurance provided that you purchase the full return travel ticket prior to your departure in Australia on your G&C Mutual Bank Platinum Visa Credit Card or with the equivalent in Qantas Frequent Flyer points.

Cover includes unlimited medical emergency expenses cover (with the exception of a \$1,250 limit for emergency dental treatment), unlimited travel cancellation cover (but limited for agents' cancellation fees), plus cover for travel delays, lost and stolen personal items and rental vehicle excesses. Cover is available for overseas trips commencing and ending in Australia. Under certain circumstances, these benefits also extend to the cardholder's spouse and dependent children. Overseas Travel Insurance is subject to certain benefit limits and exclusions and excesses may apply. Please see the full G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions booklet.

What is Transport Accident Insurance¹?

Transport Accident Insurance provides certain accidental death and dismemberment insurance for G&C Mutual Bank Platinum Visa Credit Card holders who purchase their travel tickets on their G&C Mutual Bank Platinum Visa Credit Card before departing Australia and, while travelling outside Australia, have an accident that results in loss of life, or complete loss of a hand, foot or eye while riding as a passenger in, or boarding or alighting a taxi, plane, tourist bus, train or ferry. Certain benefit limits and exclusions apply. Please see the full G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions booklet.

What is Purchase Security insurance¹?

Purchase Security Insurance is available for G&C Mutual Bank Platinum Visa Credit Card holders. This complimentary insurance covers the repair or replacement of many new personal goods bought with your G&C Mutual Bank Platinum Visa Credit Card that are damaged or stolen.

Cover is available for up to 90 days from the date of purchase. Certain benefit limits and exclusions apply. Please see the full G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions in the Terms and Conditions booklet.

¹ G&C Mutual Bank Platinum Visa Credit Card Insurances are underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (Chubb) and are subject to the terms, conditions and exclusions contained in the G&C Mutual Bank Platinum Visa Credit Card policy of insurance between G&C Mutual Bank Limited (ABN 72 087 650 637 AFSL 238311) and Chubb. This brochure doesn't take into account your objectives, financial situation or needs. It is important for you to read G&C Mutual Bank Platinum Visa Credit Card Insurances Terms and Conditions available by calling 1300 364 400 and consider the appropriateness of that insurance in relation to your individual requirements.