

Complimentary Insurance Terms & Conditions

**Description of Complimentary Insurance cover for Virgin
Australia Velocity Flyer Card and Virgin Australia Velocity
High Flyer Card cardholders**

Effective: 1 February 2013

For all eligible cardholders these Terms and Conditions are effective for purchases where the final payment is made on or after the 1 February 2013.



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Important Information About The Insurance

This booklet describes the complimentary insurance benefits provided by Zurich, which are available to **Virgin High Flyer cardholders** (eligible for all insurances) and **Virgin Flyer cardholders** (eligible for Transit Accident Insurance and the Guaranteed Pricing Scheme).

The Issuer

This cover is provided automatically to **cardholders** under the Master Agreement entered into between Citigroup Pty Limited ABN 88 004 325 080, AFS Licensee 238098 of Level 10, 2 Park Street Sydney, New South Wales, 2000 ('**Citibank**') and Zurich Australian Insurance Limited ('Zurich'), ABN 13 000 296 640, AFS Licensee No 232507 of 5 Blue Street, North Sydney, NSW, 2060. Zurich is the product issuer of the policies detailed in this booklet. In this booklet, Zurich may also be expressed as 'Zurich', 'we', 'us' or 'our'.

Virgin Money Credit Cards are issued by **Citibank** and distributed by Virgin Money (Australia) Pty Ltd ABN 75 103 478 897 ('**Virgin Money**') under an arrangement with **Citibank**.

This booklet describes covers provided by Zurich, which **cardholders** may choose to take advantage of. It does not represent or create any contract between **Citibank** and **you**. **Citibank** is not the product issuer of this insurance and neither **Virgin Money, Citibank** nor any of their related corporations guarantee any of the benefits under these covers. These benefits are provided at no additional cost to the **cardholder** and neither **Virgin Money, Citibank**, nor any of their related corporations receive any commission or remuneration in relation to these benefits.

Neither **Virgin Money, Citibank** nor any of their related corporations are Authorised Representatives of Zurich or any of its related companies.

Although the benefits under the covers are automatically provided to **cardholders**, **cardholders** are not obliged to take these benefits. However, if a person wishes to claim these benefits, they'll be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this policy. Therefore, please read this document carefully and keep it in a safe place. Please also keep detailed particulars and proof of any loss including the sales receipt and **your Virgin High Flyer credit card account** or **Virgin Flyer credit card account** statements showing any purchases.

Other Insurance

The insurance cover described in this booklet is provided for **you** benefit under a Master Agreement entered into between Zurich and **Citibank**. **Citibank** is the policy owner. As an eligible **cardholder**, **you** have the benefit of insurance cover as a third party beneficiary.

If you are entitled to receive a benefit or make a claim under another insurance policy ("Other Policy") (for example, a comprehensive travel insurance policy for your journey), in respect of the same loss as your claim under this Master Agreement, then Zurich is not liable to provide indemnity under this Master Agreement until the amount of any indemnity under that Other Policy is exhausted. In other words, any insurance cover under this Master Agreement in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

Sanctions

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

Termination of these covers

Citibank may terminate the benefits under any one or all of the covers in this document for all **cardholders** or an individual **cardholder**, and if so, will notify the **primary cardholder** of the termination. Purchases finalised before expiry of this notification will still be eligible for cover. However, purchases finalised after expiry of this notification will not be eligible for cover.

Privacy

Zurich respects **your** privacy and **you** should know the following things:

- Zurich collects personal information about **you** to assess claims or to assess an application for cover for a **pre-existing medical condition**.

- We will, in relevant cases, disclose personal information (other than sensitive information such as health information) to **Citibank, Virgin Money**, their service providers and business partners, in order to allow monitoring of the claims service provided, prevent fraud and to ensure eligibility for cover.
- We will also, where relevant, disclose personal information including sensitive information, such as health information to our service providers (including medical practitioners, other health professionals, legal representatives) and **Citi** and **Virgin Money**.
- By submitting personal details, **you** consent to those organisations collecting and us disclosing personal and sensitive information about **you** for this purpose.
- A list of the type of service providers and business partners we commonly use are available on request, or from our website. Go to www.zurich.com.au and click on the Privacy link on the homepage.
- We may also be allowed or obliged by law to disclose personal information about **you**, for example under Court orders or Statutory Notices pursuant to taxation or social security laws.
- In most cases, on request, we will give **you** access to personal information held about **you**. In some circumstances, we may charge a fee for giving this access, which will vary but will be based on the costs to locate the information and the form of access required.
- If **you** do not provide the requested information, the assessment of a **pre-existing medical condition** cannot be considered, a claim may be delayed or we may not accept a claim.

If **you** would like to find out more about our privacy policies, **you** may contact us by telephone from anywhere in **Australia** on 13 26 87, or email Privacy.Officer@zurich.com.au, or write to:

The Privacy Officer
Zurich Australian Insurance Limited
PO Box 677
North Sydney NSW 2059

General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, Zurich subscribes to the General Insurance Code of Practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to:

- constantly improve claims handling in an efficient, honest and fair manner;
- build and maintain community faith and trust in the financial integrity of the insurance industry; and
- provide helpful community information and education about general insurance.

Complaints

If you have a complaint about this policy or service **you** have received from us, including the settlement of a claim, **you** can telephone Zurich on 13 26 87.

We will respond to the complaint within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree **reasonable** alternative timeframes with you.

If **you** are unhappy with our response or cannot agree on reasonable alternative timeframes with us, the complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process, which is free of charge.

We will respond to the dispute within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with **you**. We will keep **you** informed of the progress of our review at least every 10 working days and give a final response in writing.

If **you** are unhappy with our response or cannot agree on reasonable alternative timeframes with us, you can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Financial Ombudsman Service (FOS). This is a free service provided by an independent body. **You** must contact FOS within two years of receiving our final decision.

You are not bound by the decision made by FOS. However, we are bound to act immediately on FOS's decision.

Brochures outlining the operations of FOS are available from both Zurich and the Insurance Council of Australia in each State or Territory. FOS can be contacted as follows:

Financial Ombudsman Service Limited

Phone: 1300 78 08 08 between 9am - 5pm AEST

Fax: (03) 9613 6399

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.fos.org.au

Email: info@fos.org.au

Definitions and interpretation

The following key words (and their plurals) when they are highlighted in bold have special meaning in the covers included in this document.

accident means any sudden and unexpected physical force, which occurs on a **trip** and causes an **injury** that is described in the Schedule of benefits contained in the Transit Accident Insurance Policy.

act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Australia means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable and "**Australian**" has a corresponding meaning.

Australian Warranty means the manufacturer's expressed written warranty, that is applicable and able to be fulfilled within **Australia** and which has been properly registered with the manufacturer.

bed care patient means that as a result of an **injury** or illness during the **journey**, **you** are confined to an overseas hospital bed for a continuous period of not less

than 24 hours. **Your** confinement must be certified as necessary by a legally qualified and registered medical practitioner and **you** must be under the continuous care of a registered nurse (other than **yourself** or a member of **your family**). **You** are not classified as 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 alcoholism or drug addiction.

'business effect' means a new item acquired for use by the business, 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
- items animals or plant life
- computer software or non-tangible items;
- cash, bullion, negotiable instruments, vouchers, gift cards, 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);
- boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items including antiques;
- items of contraband; or
- 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.

cardholder means a person who resides in Australia, and holds either an Australian Medicare card or a subclass 457 Visa and whom **Citibank** has issued with a **Virgin High Flyer credit card** or a **Virgin Flyer credit card** (as applicable). This includes additional **cardholders**. References in this booklet to "**cardholder**" are

either a reference to a **Virgin High Flyer cardholder** or a **Virgin Flyer cardholder** as the context requires. Under the Purchase Cover Insurance, this definition is also extended to include any Australian resident who is authorised to maintain permanent residency in **Australia**, and who, by way of a gift from the **Virgin High Flyer cardholder**, receives any goods, purchased by the **Virgin High Flyer cardholder**. Also if a **family** is travelling together only one person can claim the benefits payable to the **cardholder**. The others can only claim as a **spouse** or **dependent child**.

covered product means:

- a) **business effects**; or
- b) new personal items acquired for personal domestic or personal household use, but do not include:
 - items acquired for the purpose of sale or trade; or
 - animals or plant life; or
 - computer software or non tangible items; or
 - cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, traveller's cheques, or collections such as stamps, coins and cards; or
 - consumable or perishable items (including but not limited to food, drugs, fuel or oil); or
 - boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
 - second-hand items including antiques; or
 - items of contraband; or
 - real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate; or

items acquired for a purchase price exceeding AU\$10,000 for Guaranteed Pricing Scheme and Purchase Cover Insurance, and exceeding AU\$20,000 for Extended Warranty Insurance.

dependent child/children means:

- unmarried children of a **cardholder** up to and including the age of 18 who live with the **cardholder** (but not children born on the **journey**); and
- unmarried children of a **cardholder** up to and including the age of 21 who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon the **cardholder** for their maintenance and support and always live with the **cardholder** or live with the **cardholder** when they are not attending the accredited institution of higher learning.

family means a **cardholder** and his/her **spouse** and/or **dependent child/children** (but not children born on the **journey**), provided the **spouse** and/or **dependent child** are eligible for the International Travel Insurance and are travelling with the **cardholder**.

injury/injured means loss of life or bodily hurt, but not an illness or sickness:

- caused by an **accident** whilst the policy is in force; and
- resulting independently of any other cause.

Furthermore, **injury** as used in the Transit Accident Insurance Policy with reference to hand or foot means severance through or above the wrist or ankle joint and, as used with reference to an eye means irrecoverable loss of the entire sight thereof.

interstate flight means travel on a registered and scheduled commercial passenger airline from any **Australian** state or territory, to another **Australian** state or territory.

journey means after obtaining **your overseas travel tickets** by use of the **cardholder's Virgin High Flyer credit card account**.

The **journey** starts:

- on the departure date (from **Australia**) shown on the **overseas travel ticket**;
or
- once **you** leave **your** home, if **you** travel directly from **your** home in **Australia** to the **Australian** air or sea terminal that is the departure point for **your** trip.

The **journey** ends when the first of the following occurs:

- If **you** have a return **overseas travel ticket**:
 - at midnight on the date when **your** scheduled transport (as shown on **your overseas travel ticket**) is due to arrive in **Australia**; or
 - when **you** return to **your** home in **Australia**, provided **you** travel directly there from the air or sea terminal where **you** landed in **Australia**; or
 - six (6) months after the date of departure shown on **your overseas travel ticket**; or
 - when **you** cancel **your overseas travel ticket**.
- If **you** have a one-way **overseas travel ticket**:
 - when **you** return to **your** home in **Australia**, provided **you** travel directly there from the air or sea terminal where **you** landed in **Australia**; or
 - 31 days after the date of departure shown on **your overseas travel ticket**.

natural disaster means any event or force of nature that has catastrophic consequences, such as an avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not epidemics or pandemics.

overseas means outside **Australia**.

Also for the purposes of the International Travel Insurance Policy:

- travel from Tasmania or from mainland **Australia** to Norfolk Island or Christmas Island will be considered as **overseas** travel; and
- travel from Norfolk Island or from Christmas Island to Tasmania or mainland **Australia** will be considered as **overseas** travel however, medical and hospital expenses will not be covered if the person claiming is eligible for Medicare benefits; and
- travel from Tasmania or from mainland **Australia** to Lord Howe Island or Cocos Island will be considered as **overseas**, however, medical and hospital expenses are not covered; and
- travel from Lord Howe Island or from Cocos Island to Tasmania or mainland **Australia** will be considered as **overseas** travel, however, medical and hospital expenses are not covered.

overseas travel ticket means either

- a one-way ticket from **Australia**; or
- a return ticket, (for up to 6 months duration) from and returning to **Australia**.

period of cover

- For benefit “3. Unexpected cancellation of travel arrangements and other unexpected expenses” in the International Travel Insurance Policy, this means the period commencing after the deposit for **your overseas travel ticket** has been arranged by **use of the cardholder’s Virgin High Flyer credit card account** and **you** intend to obtain **your overseas travel ticket** entirely by **use of the cardholder’s Virgin High Flyer credit card account**
- For all other sections in the International Travel Insurance Policy, the **period of cover** means the period of the **journey**.

pre-existing medical condition is relevant to the **cardholder**, any **relative**, **travel companion** or any other person that may give cause for **you** to claim and means:

- any existing medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any chronic or ongoing physical, medical or dental condition, which **you** are aware of or for which investigation, treatment or advice has been received, or medication prescribed or taken at any time before **you** obtained **your overseas travel ticket**; and
- any condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition, which you become aware of or for which investigation, treatment or advice is received, or medication prescribed or taken, after **you** obtained **your overseas travel ticket**, but prior to the commencement of **your journey**; and
- any complication arising from any such condition outlined above, except that unexpected/unforeseen events relating to pregnancy are not regarded as a **pre-existing medical condition**.

primary cardholder means the person in whose name the **Virgin High Flyer credit card account** or **Virgin Flyer credit card account** is opened.

reasonable means:

- for medical and hospital expenses, the care obtained should be at the standard level given in the country **you** are in and not exceed the level you would normally receive in **Australia**; and
- for all other expenses, such as unexpected travel and accommodation, the standard must not exceed the average standard of travel and accommodation you booked for the rest of **your journey**.

relative means a permanent **Australian** resident living in **Australia**, who is the **cardholder's**:

- **spouse**; or
- parent, parent-in-law, step-parent, guardian; or
- grandparent; or
- child, grandchild, stepchild; or
- brother, brother-in-law, sister, sister-in-law; or
- daughter, daughter-in-law, son, son-in-law; or
- fiancé, fiancée; or
- uncle, aunt; or
- half-brother, half-sister; or
- niece, nephew.

rental vehicle means a rented sedan and/or station wagon (but does not include any other style of vehicle) rented from a licensed motor vehicle rental company.

special event means a wedding, funeral, pre-paid conference, pre-paid sporting event or pre-paid concert, which before **you** left **Australia** **you** had planned to attend.

spouse means a married or defacto partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** starts. We may ask for proof of this relationship.

travel companion means a person whom, before the **journey** began, arranged to accompany **you** on **your journey** for at least 50% of the time.

trip means:

- **overseas** passage by a **cardholder** as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire, provided that before the passage commenced the cost of the passage was charged to the **cardholder's Virgin High Flyer credit card account** or **cardholder's Virgin Flyer credit card account**; and
- **overseas** passage by a **spouse** and/or **dependent child/children** as paying passengers (not as a pilot, driver, or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire, provided that before the passage commenced the cost of the passage was charged to the **cardholder's Virgin High Flyer credit card account** or **cardholder's Virgin Flyer credit card account** and they are accompanying the **cardholder** who is on the **trip**.

unattended means (but is not limited to) when **your** possessions are not with either **you** or **your travel companion** or are in a position where they can be taken without **you** or **your travel companion** knowing or being able to prevent them from being taken.

use of the cardholder's Virgin High Flyer credit card account means that **your overseas travel ticket** (but not taxes or airport or travel agent charges) was obtained prior to the commencement date of **your journey** by the total cost being charged to a **cardholder's Virgin High Flyer credit card account**.

Please note that no cover is provided under the International Travel Insurance Policy when the **overseas travel tickets** have been fully or partially obtained other than as outlined above.

you, your, yours, yourself means the **cardholder** or the **cardholder's spouse** or **cardholder's dependent child/children** provided they eligible are for the insurance.

Virgin Flyer cardholder means a person being an Australian resident who is authorised to maintain permanent residency in **Australia** and whom **Citibank** has issued with a **Virgin Flyer** credit card.

Virgin High Flyer cardholder means a person being an Australian resident who is authorised to maintain permanent residency in **Australia** and whom **Citibank** has issued with a Virgin High Flyer credit card. Under the Purchase Cover Insurance, this definition is also extended to include any **Australian** resident who is authorised to maintain permanent residency in **Australia**, and who, by way of a gift from the **Virgin High Flyer cardholder**, receives any goods, purchased by the **Virgin High Flyer cardholder**.

Virgin Flyer credit card account means a current and valid **Virgin Flyer** credit card facility provided by **Citibank**.

Virgin High Flyer credit card account means a current and valid **Virgin High Flyer** credit card facility provided by **Citibank**.

Excess – what you contribute to a claim

Excesses may apply to certain sections of cover. An excess is not an additional fee charged by us at the time of making a claim. Rather, it is the uninsured first portion of a loss for which **you** are otherwise covered (i.e. the amount that **you** must contribute towards each claim). Details of the excess amounts and circumstances in which they will be applied are set out below:

- International Travel Insurance – **You** must pay the first AU\$200 for each claim made under Benefits 1 to 6 of “Part B – The cover we provide”. However, under benefit “2. Loss or damage to personal property and business effects” there is no excess payable for the replacement of **your** travel documents, credit cards, and travellers cheques and the emergency replacement of **your** clothes and toiletries. Also if you make more than one claim as the result of a single event, the excess only applies once.
- Purchase Cover Insurance – **You** must pay the first AU\$100 for each claim.
- Extended Warranty Insurance – **You** must pay the first AU\$100 for each claim.

Repairing or replacing damaged property

If **your property** is lost, stolen or damaged we may choose to:

- repair the item; or

- replace the item, less depreciation. This means we will replace the item for an amount equal to its original cost, less a depreciation figure which takes into account its age and condition; or
- pay **you** the amount it would cost us to replace the item less depreciation; however,
- where the item is part of a pair or set, **you** will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set; and
- property left **unattended** in a motor vehicle is only insured up to a value of AU\$250 per item to a maximum of AU\$2,500 in total; and
- if **you** bought the item duty free or **overseas** the amount **you** paid for the item will be the maximum amount paid by us.

Safety of your property

You must take all adequate and reasonable precautions (considering the value of the items) to protect **your** property and **you** are not covered if **you** do not take **reasonable** precautions (considering the value of the items) to protect **your** property.

There is no theft or loss cover at any time, for jewellery, watches, cameras, laptops, mobile phones, electrical or battery powered items or cash in a motor vehicle or in baggage unless directly under **your** or **your travel companion's** personal supervision and your property is not covered under any of the insurances if left:

- **unattended** in a public place; or
- **unattended** in an unlocked motor vehicle; or
- **unattended** in a motor vehicle in view of someone looking into the motor vehicle; or
- **unattended** in a motor vehicle overnight; or
- behind, forgotten or misplaced; or
- with a person who steals or deliberately damages them.

A 'public place' includes, but is not limited to shops, airports, bus depots, buses, planes, trains, streets, hotel foyers (and hallways and grounds), restaurants, beaches, public toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public.

Reporting lost, stolen or wilfully damaged property

In the event that **you** property is stolen, wilfully damaged or accidentally lost, **you** must make a report to the Police or to the nearest government agency or authority. **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 property.

If the loss or wilful damage occurs **overseas**, a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.

Pre-existing medical conditions

This insurance does not cover **you** for any event that is caused by or arises as a result of a **pre-existing medical condition** of **yours** or any **pre-existing medical condition** of a **relative, travel companion** or any other person that may give cause for **you** to claim. If, however, **you** are going **overseas** **you** may, prior to leaving **Australia** apply for your **pre-existing medical condition** to be covered under the International Travel Insurance Policy.

The **pre-existing medical condition** of **your relatives, travel companion** or any other persons that may give cause for **you** to claim cannot be waived.

If **you** wish to apply for cover for **your pre-existing medical condition**, please phone Zurich Assist on 1800 072 791. Our team of medical professionals will assess **your** condition. If Zurich Assist determines to cover **your pre-existing medical condition**, **you** will need to pay an administration fee and Zurich Assist will send **you** a letter confirming that **your pre-existing medical condition** is covered for the remainder of the **period of cover** for the **journey** in question.

In regard to pregnancy, we do not insure **you** for any expenses that arise due to the normal development and consequences of pregnancy, including but not limited to regular or routine medical consultations and tests (such as ultrasounds) and the childbirth itself. On the other hand, we do cover the mother's expenses if they

arise as an unforeseen consequence of the pregnancy or childbirth and for which otherwise the mother would be covered. This, however, does not mean that cover is provided for the health of a child born on the **journey**.

Enquiries

Additional copies of this booklet can be obtained online at virginmoney.com.au or call **Virgin Money** on 13 37 39, or +61 2 8288 2222 if **you're** overseas.

If **you** require personal advice on any of these insurances, please see **your** insurance adviser.

If **you** wish to make a general inquiry regarding the covers outlined in this booklet you can give us a call on 1800 072 791. Please have this booklet on hand when **you** call us.

If **you** wish to apply for cover for **your pre-existing medical condition**, please phone Zurich Assist on 1800 072 791.

Please also note:

The **period of cover** for the International Travel Insurance cover cannot be extended except as outlined on page 18, and **you** do not have to advise us that **you** will be travelling as **you** are automatically covered, provided **you** are eligible for this cover and adhere to the Definitions, Terms and Conditions, Exclusions and Claims Procedures of that policy.

Emergency and medical services whilst overseas

In the event of an emergency **overseas**, simply call Zurich Assist in Australia at any time on +61 2 9995 2477. Reverse charge calls to this number can be made from many countries via Australia Direct[®], Telstra's international reverse charge service.

Zurich's team of medical professionals is only a phone call away and is available 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems for travellers outside **Australia**.

Zurich Assist has access to a worldwide team of skilled doctors and medical professionals and provides the following services free of charge:

- Access to Registered Medical Practitioners for emergency assistance and advice; and

- Emergency transportation to the nearest suitable hospital; and
- Emergency evacuation, if necessary; and
- If **you** request, we will advise **your family** in **Australia** of **your** medical condition and keep them informed of the situation; and
- Payment guarantees to hospitals and insurance verification; and
- Second opinions on medical matters; and
- Urgent message service and emergency travel planning.

Documents to take with you when you are travelling overseas

You should take with **you** this booklet as it contains important phone numbers and details of the cover provided, and proof of **your** eligibility for this insurance including the following:

- copies of your **overseas travel ticket**; and:
- **your Virgin High Flyer credit card account** statement and/or credit card receipt to confirm the purchase of **your overseas travel tickets**.

In the event that you need to make a claim under the International Travel Insurance Policy (especially if claiming whilst **overseas**), it will be necessary for **you** to confirm to us or to our agents that **your overseas travel ticket** was obtained by **use of the cardholder's Virgin High Flyer credit card account**. Without this information, a claim may be delayed and it may not be possible for us or our agents to give approval for any **overseas** medical attention.

Insurance exclusions – what is not covered

In any insurance policy there are situations that are not covered. Whilst we try to extend our cover to most situations, we are not able to insure some situations because of the costs or types of events involved.

In addition to any specific exclusions contained in any individual cover in this document, the following exclusions apply to all the covers in this policy:

- We do not insure **you** for any event that is caused by or arises as a result of any **pre-existing medical condition** of **yours**, a **relative**, **travel companion**

or any other person that may give cause for you to claim unless it relates to International Travel Insurance and we have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee; or

- We do not cover **your** property left **unattended** in a motor vehicle for any more than AU\$250 per item to a maximum of AU\$2,500 in total; or
- We do not insure **you** in regard to any travel that:
 - **you** book or take against medical advice; or
 - **you** take for the purpose of getting medical treatment or advice; or
 - **you** take after a qualified and registered member of the medical profession informs you that **you** are terminally ill; or
- We do not insure **you** for any event that is caused by or arises from:
 - **you** failing to follow advice or take heed of a warning from:
 - any government; or
 - any official body; or
 - any publication or broadcast by any member of the mass media; or
 - the death, illness of (or for any other reason) persons living outside of **Australia**, other than as set out in this booklet relating to the **cardholder**, their **spouse** and/or **dependent children**; or
 - any event that is intentionally caused by **you** or by a person acting with **your** consent (including suicide or attempted suicide); or
 - **your** conscious exposure to exceptional danger unless in an attempt to preserve **your** life or the life of another person; or
 - **you** being under the influence of liquor or drugs; or
 - **your** involvement in illegal activities, fraud or abuse; or
 - **your** underwater activities that involve using artificial breathing equipment (unless you have an open water diving licence or are diving with a qualified and registered diving instructor); or

- **your** mountaineering or rock climbing (if **you** need to use climbing equipment, ropes or guides), white water rafting or boating, abseiling, bungee jumping, pot holing, running with the bulls, caving or tobogganing; or
- **your** racing (other than foot); or
- **your** participation in any kind of professional sport; or
- the use of **your** property in sporting activities; or
- **your** air travel or any aerial activity (for example, hang gliding, base jumping and skydiving). But if **you** are a paid passenger in a fully licensed commercial passenger aircraft, we do insure **you**; or
- any activities involving hunting equipment or projectiles (e.g. shooting and archery); or
- **your** participation in motor cycling, unless
 - it involves a hired motorcycle with an engine capacity of 200cc or less; and
 - **you** are the driver; and
 - **you** hold a current Australian motorcycle licence; and
 - you are also licensed (if a licence is required) to drive the motorcycle in the country **you** are in;

however we never cover any event that is caused by or arises from motorcycle racing; or

- any **act of terrorism** or **hijack**; or
- any **injury** arising out of or in connection to an epidemic or pandemic; or
- any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow/ attempted overthrow of a government/military power; or
- any person or organisation, who lawfully destroys or removes **your** ownership or control of any property; or
- any government prohibition or restrictions or government customs; or

- any government authorities, delaying or detaining **you** or seizing or keeping **your** baggage; or
- non-receipt of the property that **you** have purchased and is being transported to **you**; or
- **your** participation as crew member or pilot of any conveyance; or
- **you** or **your travel companion's** employment or work (whether paid or unpaid or voluntary) either in **Australia** or **overseas**. This includes not being able to take leave from that employment, unless **your** claim is covered under the International Travel Insurance Policy benefit "3. Unexpected cancellation of travel arrangement and other unexpected expenses"; or
- **you** or **your travel companion's** financial circumstances or any business or other contractual relationship; or
- changes in currency rates, or any losses due to the devaluation or change in currency value; or
- **you** or **your travel companion** not wanting to continue with **your** travel arrangements/**journey**, or cancelling it or cutting it short, unless **your** claim is covered under the International Travel Insurance Policy benefit "3. Unexpected cancellation of travel arrangement and other unexpected expenses"; or
- deterioration, normal wear and tear; or
- any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown; or
- any process of servicing, repairing or restoring an item unless we have given prior approval; or
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise; or
- vermin or insects, mildew, atmospheric or climatic conditions, or flood; or
- **your** failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons; or

- **you** not taking all adequate and **reasonable** precautions (considering the value of the items) to protect **your** property; or
- the theft or loss of jewellery, watches, cameras laptops, mobile phones, electrical or battery powered items or cash in a motor vehicle or in baggage unless directly under **your** or **your travel companion's** personal supervision; or **your** property being left:
 - **unattended** in a public place; or
 - **unattended** in an unlocked motor vehicle; or
 - **unattended** in a motor vehicle in view of someone looking into the motor vehicle; or
 - **unattended** in a motor vehicle overnight; or
 - behind, forgotten or misplaced; or
 - with a person who steals or deliberately damages them.

A 'public place' includes, but is not limited to shops, airports, bus depots, buses, planes, trains, streets, hotel foyers (and hallways and grounds), restaurants, beaches, public toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public; or

- disappearance of the property in circumstances which cannot be explained to our satisfaction; or
- radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or
- consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages; or
- **you** or **your travel companion's** failure to procure a passport or visa; or
- bookings made with or via any unlicensed parties (including but not limited to tour operators, wholesalers, transport providers or travel agents etc.); or

- the inability of the tour operator, wholesaler, transport provider, travel agent or any other service provider to complete arrangements (e.g. provide facilities, conference, accommodation or transport arrangements) due to lack of numbers, or complete any part of a tour.

Claims procedures

Please do not contact Virgin Money or **Citibank** in the event of a claim as they do not approve claims and are not involved in processing the claims.

If **you** want to make a claim under any of these policies, **you** must:

Whilst **you** are **overseas**:

Phone Zurich Assist (refer to page 11, “Emergency and medical services whilst overseas”). In order for Zurich Assist to confirm **your** eligibility for International

Travel Insurance, **you** will need to have copies of the documents listed on page 11, ‘Documents to take with **you** when **you** are travelling **overseas**’.

If **you** are in **Australia** (or when **you** return to **Australia**):

Phone Zurich on 1800 072 791 within 30 days of returning home from **overseas** (even if **you** have previously reported the matter to Zurich Assist), or if **you** are already home, contact us within 30 days of learning of an occurrence (loss, damage or breakdown) that may result in a claim.

We may require **you** to complete a written loss report. If we do, we will provide **you** with the forms which should be returned to us within 30 days after **you** receive them.

Note: Failing to contact us or return the completed loss report (if required) within the times stated might result in denial of the claim.

You must provide us with any evidence/documentation we require to verify **your** claim. Depending on the claim **you** are making, this might include (but is not limited to) any of the following:

- proof that **you** are eligible for the insurance cover e.g. **Virgin High Flyer credit card account** or **Virgin Flyer credit card account** statement and credit card receipt to confirm the purchase of **your property** or **your overseas travel ticket**, etc.;

- if items were stolen, wilfully damaged, or accidentally lost **you** must give us the police report number, or if the incident occurred whilst **you** were **overseas**, a copy of the report you obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;
- proof of **your** ownership of any lost, stolen or damaged items e.g. purchase receipts;
- evidence of **your** intended flight e.g. ticket, travel agent's itinerary showing **your** flight or a letter from the airline, etc;
- evidence of the delay, including in the case of luggage delay, a lost property/ delayed property report issued by the carrier;
- receipts for any items **you** buy to replace those that were lost or stolen or purchased as emergency replacement of **your** clothes and toiletries;
- if any items are lost or stolen during the time that a carrier was responsible for looking after them, **you** must get a letter from the carrier explaining what happened and stating the amount of refund **you** received from them;
- if **your** travel or accommodation arrangements are cancelled and **you** intend claiming, **you** must provide a letter from the carrier, hotel, etc., outlining the refund **you** were entitled to;
- any damaged items for which **you** are claiming so that they can be inspected by us or our authorised representative;
- a quote (at **your** expense) for the replacement of lost or stolen items, or quote for the repair of damaged or broken down items. We will, however, pay the **reasonable** cost of the quote if we agree to pay the claim.
- a copy of the Australian warranty if claiming under the Extended Warranty Insurance Policy.

You must assist Zurich with your claim

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

You must also, as far as allowed by law, give us all the assistance we may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which we would become entitled or subrogated upon, by making good any loss or damage under any of the covers included in this booklet.

Fraudulent claims

When making a claim **you** have a responsibility to assist Zurich 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 in this document, then no payment will be made in regard to the claim. Also **Citibank** will be informed of the situation and you may no longer be eligible for any of the insurance covers contained in this document.

INTERNATIONAL TRAVEL INSURANCE POLICY

International Travel Insurance is a benefit available to **Virgin High Flyer cardholders** who by **use of the cardholder's Virgin High Flyer credit card account** obtained their **overseas travel tickets** prior to leaving **Australia**. If the **cardholder** is eligible for this insurance then this insurance is also available to the **cardholder's spouse** and the **cardholder's dependent child/children** (but not children born on the **journey**), who travel with the **cardholder** for the entire **journey**, provided their **overseas travel tickets** were also obtained by **use of the Virgin High Flyer credit card account**.

The cover is available for a period of six (6) consecutive months for **cardholders** with a return **overseas travel tickets** (31 days for persons with a one-way **overseas travel ticket**) and cannot be extended. However, if **you** have a return **overseas travel ticket** and **your** return to **Australia** is delayed because of events covered under this policy, or **your** scheduled transport back to **Australia** is delayed for reasons beyond your control, the period of insurance will automatically be extended for a period of up to four (4) weeks or until **you** return to **your** home in **Australia**, whichever occurs first.

International Travel Insurance Index

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Part A - The limits that apply and a summary of the cover

The table below shows the limits that apply and an outline of the cover available for **Virgin High Flyer cardholders** and their **spouses** and **dependent child/children**. Please read the entire policy to make sure **you** understand the details of the cover provided and to ensure it meets **your** requirements.

Benefit	
1. Medical & hospital expenses	Unlimited, except bed care patient allowance (i.e. miscellaneous expenses such as phone calls & TV rental) of AU\$110 per day is limited to AU\$13,000 per person to maximum of AU\$16,000 in total. No cover for pre-existing medical conditions , unless prior approval given and the administrative fee paid.
2. Loss or damage to personal property and business effects	Limit of AU\$16,000 per person up to a maximum AU\$32,000 for a family subject to the following limits, (however, property left unattended in a motor vehicle is only insured up to a value of AU\$250 per item to a maximum of AU\$2,500 in total and business effects are only insured for AU\$3,000 in total): <ul style="list-style-type: none"> • Clothing and personal valuables AU\$5,000/item; • Portable electrical equipment & binoculars AU\$5,000/item; • Cameras and associated equipment/accessories AU\$5,000/ camera; • Laptop computers and associated equipment/accessories AU\$5,000 in total; • Travel documents, travellers cheques, credit cards & cash etc, AU\$600/person, cash to a maximum of AU\$1,100 for a family; • Emergency replacement of your clothes and toiletries AU\$500/person to a maximum of AU\$1,000 for a family.

3. Unexpected cancellation of travel arrangements and other unexpected expenses	Unlimited, for covered events, except for travel agents cancellation fee, which is limited to an amount equal to the lesser of AU\$500 or 15% of the value of the travel arranged by the agent. Also, cover for the financial insolvency or financial collapse of a licensed service provider is limited to AU\$5,000 per person up to a maximum of AU\$12,000 for a family .
4. Resumption of journey following the death of a relative	Limit of AU\$6,000 per person up to a maximum AU\$12,000 for a family .
5. Special event	Limit of AU\$2, 500 for the reasonable cost of arranging alternative public transport in order to attend a special event .
6. Rental vehicle excess	Limit of AU\$2,750
7. Travel delay	For reasonable additional meal & accommodation costs after 6-hour delay, limit to AU\$475 per person up to a maximum of AU\$1,100 for a family .
8. Funeral expenses	Limit of AU\$20,000 for overseas funeral/cremation or return of remains to Australia .
9. Accidental death	In the event of accidental death, which is not covered under the Transit Accident Insurance Policy in this booklet, we will pay AU\$50,000 per cardholder , AU\$20,000 per spouse and AU\$5,000 per dependent child .
10. Loss of income	The loss of usual income for a cardholder and/or spouse up to AU\$1,250 per person per week, to a maximum of AU\$12,000 in total.
11. Legal liability	Limit of AU\$2,500,000

Part B - The cover we provide

This cover is available for **Virgin High Flyer cardholders** and their **spouses** and **dependent children**.

1. Medical and hospital expenses incurred overseas

We insure **you** for medical and hospital expenses **you** incur **overseas** on **your journey**.

We reserve the right to return **you** to **Australia** for ongoing medical attention. In **Australia** we are not licensed to pay medical and hospital expenses and **you** would need to claim on Medicare and/or **your** Australian medical insurer. If **you** choose not to return to **Australia** we will cease to pay for the subsequent medical and hospital expenses **you** incur **overseas**.

By medical expenses we mean expenses for:

- medical, paramedical, or surgical treatment; or
- other treatment, given or prescribed by a qualified and registered member of the medical profession; or
- emergency dental treatment to natural healthy teeth (but not ongoing dental treatment) up to AU\$1,250 where the treating dentist confirms in writing that the treatment was solely to relieve sudden and severe pain; or
- ambulance, hospital, or nursing home charges; or
- expenses for emergency evacuation to **Australia** or another country, if the local medical services are inadequate or not available. The evacuation must be authorised and arranged by Zurich Assist. In the event of an emergency **overseas**, simply call Zurich Assist in Australia at any time on +61 2 9995 2477. Reverse charge calls to this number can be made from many countries via Australia Direct[®], Telstra's international reverse charge service.

If we agree to pay the hospital and medical expenses associated with **your** stay in an **overseas** hospital, we will also pay **you** (in addition to the hospital and medical charges) a bed care allowance (to cover incidental expenses, such as a rental TV, newspapers or hospital phone calls) for each continuous 24-hour period **you** are confined in an **overseas** hospital as a **bed care patient**, provided the claim is supported by written confirmation from the hospital for the length of **your** stay.

We will also pay for a **relative** or friend to travel to where **you** are, to either care for you or to escort **you** back to **your** normal residence in **Australia** if:

- **you** are **injured** or become seriously ill during the **period of cover**; and
- **you** show us a medical advice written by a qualified and registered member of the medical profession, saying that a companion/escort is necessary; and
- Zurich Assist agrees that a companion/escort is reasonably necessary.

The companions/escort's costs will be reimbursed to the person who incurs the expense.

We will pay for...

Medical expenses

We will pay for **your overseas** medical expenses during the **period of cover** if **you**:

- become ill overseas; or
- get **injured overseas**, provided the **injury** was accidentally caused by a sudden physical force.

We will only cover **your** medical expenses if:

- **you** incur them **overseas**, during your **journey overseas**; and
- **you** are legally responsible for paying them; and
- **you** show us a medical advice, written by a registered and qualified member of the medical profession, as proof of your illness or **injury** and the treatment **you** need for it; and
- we assess **your** medical expenses are reasonable in amount and reasonably necessary.

Please remember that **you** can only claim for emergency evacuation if it is arranged by Zurich Assist. In the event of an emergency **overseas**, simply call Zurich Assist in Australia at any time on +61 2 9995 2477. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service.

But we will not pay for...

We will not pay for medical expenses that:

- arise from **pre-existing medical conditions** unless prior to **you** leaving **Australia**, we have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee;
- dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals;
- **you** can recover from any private medical fund or similar government scheme;
- **you** incur in **Australia**;
- arise from HIV, AIDS, ARC (AIDS Related Complex, however this syndrome may be acquired or named), or any related illness, no matter how **you** become infected;
- arise from a sexually transmitted disease;
- arise from any disease that is transmitted when giving or taking a drug. Unless the giving or taking of the drug is supervised by a qualified and registered member of the medical profession and the disease is not excluded anywhere else in this International Travel Insurance Policy; or
- **you** incur more than 12 months after the date of **your** illness or disablement.

2. Loss or damage to personal property and business effects

We insure **you**, during **your journey** for the theft and accidental loss or damage to the following personal property and business effects that **you** either take with **you** or buy on **your journey**:

- baggage, clothing and personal valuables; and
- portable electrical equipment and binoculars (but we will not pay for scratched lenses); and
- cameras and associated equipment/accessories (but we will not pay for scratched lenses); and
- laptop computers and associated equipment/accessories (but we will not pay for scratched screens); and

- travel documents, traveller's cheques, bank notes, currency notes, postal orders, money orders, cash credit cards or petrol coupons taken with **you** on **your journey** for personal use.

We will also provide for the emergency replacement of **your** clothes and toiletries, if **your** entire luggage is delayed, misdirected, or temporarily misplaced by any carrier for more than 12 hours.

If **your** travel documents, credit cards or travellers cheques are accidentally lost or stolen you are covered for their replacement and any legal liability for payment arising out of their unauthorised use only if:

- **you** have complied with all the conditions **you** agreed to when **your** travel documents, credit cards or cheques were issued; and
- **you** have reported the loss to the appropriate authorities (e.g. bank) as soon as possible after the discovery of the loss.

If **you** are claiming for the emergency replacement of **your** clothes and toiletries, **you** will need to obtain written confirmation from the carrier who was responsible for the luggage and **you** will need to provide us with receipts for the replacement items **you** needed to purchase.

In the event of a claim **you** must prove **your** ownership of the property and prove the value of the property (e.g. receipt or valuation for jewellery). If **you** can't prove the value of your property, the most we will pay for each individual item is 10% of the limit shown for the type of item in "Part A – The limits that apply and a summary of the cover".

3. Unexpected cancellation of travel arrangements and other unexpected expenses

In regard to the cover provided under this benefit the **cardholder** will become eligible for the benefits when the deposit for their **overseas travel ticket** has been arranged by **use of the cardholder's Virgin High Flyer credit card account** and the cardholder intends to obtain their **overseas travel ticket** entirely by **use of the cardholder's Virgin High Flyer credit card account**.

Also if the **cardholder** is eligible for this benefit, then the **cardholder's spouse** and/or **dependent child/children**, who have booked to travel with the **cardholder** for the entire **journey** will become eligible under this section provided their deposit for the **overseas travel ticket** has been arranged by **use of the cardholder's Virgin**

High Flyer credit card account and they intend to fully obtain their **overseas travel ticket** by use of the cardholder's **Virgin High Flyer credit card account**.

Under this section Zurich covers **you** for the unexpected cancellation of travel arrangements and other unexpected expenses, provided the claim is not covered elsewhere in this policy. The expense must be incurred during the **period of cover** for one of the reasons listed below:

- there is a **natural disaster**, or a **natural disaster** has recently happened or is reasonably expected to happen either at **your** destination or at **your** or **your travel companion's** normal residence in **Australia**; or
- whilst **overseas you** or **your travel companion's** travel documents are lost or stolen; or
- **you** or **your travel companion's** normal residence in **Australia** is totally destroyed; or
- **you** or **your travel companion** are quarantined **overseas** whilst on **your journey**; or
- **you** or **your travel companion** are subpoenaed to attend court in **Australia**; or
- as a result of a **pre-existing medical condition** if we have given prior written approval to cover **your pre-existing medical condition** and you have paid the administration fee; or
- if after obtaining your overseas travel ticket, you become aware of a medical condition, which we will then not provide pre-existing medical condition cover for; or
- **you, your travel companion** or a **relative**:
 - dies; or
 - is seriously **injured**; or
 - become seriously ill.

We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the cancellation was appropriate and reasonably necessary;

- the unexpected cancellation of **you** or **your travel companion's** authorised prearranged leave provided the person whose leave has been cancelled is a full-time employee of the police, fire, ambulance, defence or emergency services; or
- **you** miss **your** arranged travel because **your** preceding flight was delayed to cancelled.
- **you** or **your travel companion** having to sit unexpected exams in regard to studies either of **you** are undertaking; or
- a **special event** has been cancelled or postponed for reasons beyond **your** expectations or control; or
- **your** arranged travel is cancelled or delayed by the carrier because of unexpected:
 - mechanical breakdown; or
 - weather conditions; or
 - **natural disasters**; or
 - riots, strikes, civil commotion (but not **acts of terrorism**, any war like activities, war, whether it has been formally declared or not, any hostilities, rebellion or revolution, or military coup, or overthrow of a government); or
- **you** or **your travel companion** are unexpectedly retrenched (this does not include voluntary retrenchment or redundancy); or
- the financial insolvency or financial collapse of a licensed service provider provided the booking was made via a licensed travel agent.

Important

If **you** want to claim under this section, **you** must take steps to minimise **your** losses. As soon as possible after the cancellation **you** must:

- recover any refund **you** are entitled to; and
- cancel any other travel or accommodation arrangements that depend on **your** cancelled arrangements and that **you** are now unable to use.

We will pay for...

If you continue your travel

You may decide to continue **your** cancelled travel arrangements. If **you** do this at the earliest possible opportunity after cancellation, we will, at our option, either:

- pay for any part of **your** cancelled travel arrangements that:
- **you** have paid for but are unable to use; and
- that are non-refundable; or
- pay the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. We will pay these costs minus the amount of any refundable part of your cancelled travel arrangements. We will only pay to upgrade **your** travel on the type of transport **you** chose in your cancelled travel arrangements.

We will also pay for any part of **your** cancelled accommodation arrangements that:

- **you** have paid for but are unable to use; and
- which are non-refundable.

If you do not continue your travel

You may decide not to continue with the cancelled travel arrangements at the earliest possible opportunity after cancellation. If so, we will pay for any part of **your** cancelled travel and accommodation arrangements that:

- **you** have paid for, but will not use; and
- which are non-refundable.

4. Resumption of journey following the death of a relative

We insure **you** for the **reasonable** transport expenses incurred to return to **Australia** and then to resume **your journey**, if you have to interrupt **your journey** and return to **Australia** immediately following the death of a **relative in Australia**.

We will only pay if...

- **you** resume **your journey** within 30 days of returning to **Australia**; and

- **your journey** had not ended before **you** return and there is at least a fortnight or 25% of the time of **your journey** remaining (whichever is the greater); and
- the death occurred after **you** booked **your** travel; and
- **your** claim is not excluded elsewhere in this booklet. However, if the exclusion is due to **your relative's pre-existing medical condition**, we will pay benefits provided that before **you** commenced **your journey** a medical professional had not declared **your relative** as being terminally ill.

We will pay for...

We will reimburse **you** the costs of an economy air ticket to **Australia** and an economy air ticket to return **you** to the **overseas** location where **you** were to be at that time when **you** returned **overseas** (as stated in **your** original itinerary).

5. Special event

If **your journey** is interrupted by any unexpected cause outside of **your** control and as a result **you** are going to miss a **special event** which cannot be delayed, we will pay the **reasonable** additional costs of using alternative transport to arrive at the **special event** destination in time for the **special event**.

6. Rental vehicle excess

We will reimburse **you** for any insurance excess or deductible which **you** become legally liable to pay in respect of a claim made under the **rental vehicle** comprehensive insurance policy during the rental period provided:

- the **rental vehicle** must be rented from a licensed rental agency; and
- the hiring agreement must incorporate the standard comprehensive insurance normally provided by the rental agency covering loss or damage to the **rental vehicle**; and
- you have complied with all requirements of the rental organisation under the hiring agreement and of the rental vehicle insurer.

But we will not pay for...

We will not pay for **your** costs arising from:

- loss or damage resulting from the operation of the **rental vehicle** in violation of the terms of the rental agreement; or

- wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

7. Travel delay

If the departure of any scheduled transport in which **you** have arranged to travel is delayed for at least six (6) hours due to any unforeseen cause outside **your** control we will reimburse **your reasonable** additional meal and accommodation costs.

This benefit is only payable when **you** supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

8. Funeral expenses

We insure **you** for funeral expenses that are incurred whilst on **your journey**. However, we will not pay for **your** funeral expenses if **your** death is the result of a **pre-existing medical condition** unless we have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee.

By funeral expenses we mean:

- the **reasonable** costs of returning **your** remains or ashes to **Australia**; and/or
- the **reasonable** costs of **your overseas** funeral or cremation.

We will pay for funeral expenses if:

- **you** die during the **journey**; and
- a death certificate given by a qualified and registered member of the medical profession is shown to us as proof of the cause of death.

9. Accidental death

We will insure **you**, if whilst on **your journey** **you** die as a result of an **injury** sustained in an **accident** (but not illness or disease) and the Transit Accident Insurance included in this booklet does not provide "Loss of Life" benefits for **your** death.

The death must occur within 12 months of the **accident** and the **accident** must have been caused by violent, external and visible means and must be supported by a death certificate, signed by a qualified and registered member of the medical profession.

If the transport **you** are travelling in is involved in an **accident** caused by violent, external and visible means and **your** body can not be found, we will after 12 months treat **you** as having died as a result of the **accident**.

10. Loss of Income

If **you** are a **cardholder** or **spouse** and as a result of injuries **you** sustain in an **accident** whilst on **your journey**, **you** are unable to resume **your** usual work in **Australia** when **you** return from **your journey** we will pay for **your** loss of income for up to three (3) months.

We will pay if...

We will pay this benefit if:

- the **injury** occurred exclusively in an accident caused by violent, external and visible means; and
- the claim is supported by a medical certificate, signed by a qualified and registered member of the medical profession; and
- **you** provide written evidence that **you** had work to return to.

But we will not pay for...

We will not pay for:

- the income lost from the first month after the **cardholder** or **spouse** planned to resume their usual work in **Australia**;
- any period when the **cardholder** or **spouse** were not scheduled to be working;
- the **injury** arising from illness or disease.

11. Legal liability

We cover **your** legal liability during **your** journey.

By legal liability, we mean **your** responsibility to pay compensation for negligently causing:

- bodily harm or death to someone other than **you**; or
- loss or damage to property owned or controlled by someone other than **you**.

Only we have the right to:

- settle or defend the claim; or
- make or accept an offer or payment; or
- in any way admit **you** are liable.

We will pay for...

We will pay for **your** legal liability if the event that gives rise to it:

- happens during the journey; and
- is one that **you** do not intend or expect to give rise to **your** legal liability.

We will also pay all **reasonable** legal fees and expenses if:

- we incur them on **your** behalf; or
- **you** incur them after we agree in writing.

But we will not pay for...

We will not pay for **your** legal liability that arises from:

- bodily harm to or the illness or death of:
 - any **relative** or **travel companion**; or
 - **your** employee.
- **you** owning or occupying any land or building (unless the building is a residence and **you** occupy it as a tenant or lessee, or in some other temporary way).
- **you** owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways). However, if **you** do not own or control the transport and are using it just as a passenger, **you** are not within this exclusion.
- **your** business, profession or occupation.
- loss or damage to any property that is owned or controlled by **you**.
- any fines or penalties, including punitive, exemplary, liquidated or aggravated damages. These are damages a judge may order a person to pay as punishment. They are different from damages that must be paid as compensation.

EXTENDED WARRANTY INSURANCE POLICY

Extended Warranty is a benefit available to **Virgin High Flyer cardholders**. The cover extends the manufacturer's expressed **Australian warranty** on **covered products**, purchased, provided the purchase is charged to the **cardholder's Virgin High Flyer credit card account**. The insurance does not affect the rights of **cardholders** against a manufacturer in relation to contravention of statutory or implied warranties under **Australia** legislation.

The insurance cover provided in respect of the purchase of **covered products** comes into effect at the end of the **Australian warranty** period that applies to the **covered products**.

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

This extended warranty period will be for the same period as the **Australian warranty** period, up to a maximum of one full year, and does not apply if the **Australian warranty** period is in excess of five (5) years.

For Example:

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

This Extended Warranty only covers the failure of **covered products** to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect is covered by the terms of the **Australian warranty**.

The liability of Zurich for claims made pursuant to this insurance shall not exceed:

- the actual Australian dollar purchase price of the **covered products** charged to a **Virgin High Flyer credit card account**; and

- in 12-month period the sum of AU\$20,000 per **Virgin High Flyer credit card account**.

If a claim is to be paid under this insurance **you** must obtain our approval prior to proceeding with any repairs or replacement of the **covered goods** that have broken down or are defective.

TRANSIT ACCIDENT INSURANCE POLICY

Transit Accident Insurance is a benefit available to **Virgin High Flyer cardholders** and **Virgin Flyer cardholders** and is only available when the total purchase price of a **trip** has been validly charged to the **cardholder's Virgin High Flyer credit card account** or **Virgin Flyer credit card account** while this insurance is in force and before the **trip** has commenced.

This cover provides certain benefits in the event of accidental death and cover for **cardholders** who sustain an **injury** whilst on a **trip**, while riding as a passenger in (not as a pilot, driver or crewmember), or boarding (being when you physically get on or off) or alighting a plane, tourist bus, train or ferry as outlined in this policy.

The cover provided does not include benefits as prescribed under the Insurance Contract Act 1984.

In certain circumstances the benefits also extend to the **cardholder's spouse** and/or **dependent child/children**, provided the **spouse** and/or **dependent child/children** is travelling with the **cardholder** and before the **trip** the total purchase price of the **trip** has been validly charged to the **cardholder's Virgin High Flyer credit card account** or **Virgin Flyer credit card account**.

The benefits listed under the Schedule of Benefits will be paid if, the **cardholder**, **spouse** and/or **dependent children** suffers accidental death or **injury** under the circumstances specified in points 1, 2, 3 or 4 as follows:

1. The accidental death or **injury** is sustained on a **trip** while riding as a passenger in or boarding or alighting the plane (being when you physically get on or off), tourist bus, train or ferry.
2. The accidental death or **injury** is sustained while riding as a passenger in (not as a pilot, driver or crew member), a licensed taxi pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided they are travelling directly to or from an airport,

tourist bus depot, railway station or dock, immediately preceding or following the scheduled trip.

3. When, by reason of an **accident** specified in 1 or 2 above, a **cardholder**, their **spouse** and/or **dependent children** are unavoidably exposed to the elements and, as a result of such exposure, suffers accidental death or **injury** for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this policy.
4. If the body of a **cardholder**, their **spouse** and/or **dependent children** body has not been found within one year of the date of his/her disappearance arising out of an **accident** which would give rise to a loss as specified in 1, 2 or 3 above, it will be presumed that they have died as a result of **injury** caused by the **accident** at the time of their disappearance.

A benefit payable under this policy will be paid to the **injured** person or, in the event of the death of a person the benefit will be paid to their legal representative.

Schedule of Benefits

When an **accident** results in any of the following **injuries** within one year after the date of the **accident**, we will pay the amount shown opposite the said **injury**.

If a person sustains more than one **injury** resulting from one **accident**, only the Benefit Amount for the greater **injury** will be paid.

Injury	Benefit Amount		
	Dependent Child	Cardholder	Spouse
Loss of life	AU\$500,000	AU\$250,000	AU\$125,000
Loss of both hands and/or both feet	AU\$500,000	AU\$250,000	AU\$125,000
Loss of one hand and one foot	AU\$500,000	AU\$250,000	AU\$125,000
Loss of the entire sight of both eyes	AU\$500,000	AU\$250,000	AU\$125,000

Injury	Benefit Amount		
Loss of the entire sight of one eye and one hand and/or one foot	AU\$500,000	AU\$250,000	AU\$125,000
Loss of one hand or one foot	AU\$250,000	AU\$120,000	AU\$62,500
Loss of the entire sight of one eye	AU\$250,000	AU\$120,000	AU\$62,500

Limits on what we pay

The most we will pay in claims, under this Transit Accident Insurance policy, that results from the one incident (e.g. a bus crash) is AU\$1,300,000 regardless of the number of persons in the incident.

This means that if as a result of one incident a number of **cardholders**, their **spouses** and/or **dependent children** were **injured**, we would pay each on a proportional basis (using the schedule on page 41) up to a total of AU\$1,300,000.

For example, if two **cardholders**, one **spouse** and one **dependent child** lost their lives in the same bus crash, we would calculate the benefits payable as follows:

- Two **cardholders** - AU\$1,000,000
- One **spouse** - AU\$250,000
- One **dependent child** - AU\$125,000

Total benefit amount: AU\$1,375,000

We take the total aggregate exposure (AU\$1,300,000) and divide it by the total benefit amount (AU\$1,375,000) to determine the percentage (94.5%) to proportionally reduce. In this case, the total benefits would work out to be:

- Each **Cardholder** - AU\$472,727
- **Spouse** - AU\$236,364
- **Dependent child** - AU\$118,182.

PURCHASE COVER INSURANCE POLICY

Purchase Cover insurance is a benefit available to **Virgin High Flyer cardholders**. This cover provides three (3) months of complimentary insurance against loss, theft, or **accidental** damage over a wide range of new **covered products** purchased anywhere in the world, provided the purchase is charged to the **cardholder's Virgin High Flyer credit card account**.

This insurance provides automatic protection for **covered products** when their purchase is charged to a **Virgin High Flyer credit card** account unless the **covered products** and/or claims are excluded by the Definitions, Terms and Conditions, or Exclusions, or the **cardholder** fails to comply with the Claims Procedures.

The **covered products** are insured anywhere in the world for three (3) months from the date of purchase in the event of loss, theft or accidental damage. However, there is no cover until you have taken possession of the **covered goods**.

The liability of Zurich for claims made pursuant to this insurance shall not exceed the lesser of:

- the actual amount charged to the **cardholder's Virgin High Flyer credit card account** to purchase the **covered products**; or
- AU\$10,000 per claim in respect of jewellery, watches and fine arts; or
- AU\$200,000 in any 12-month period in respect of any one **cardholder's Virgin High Flyer credit card account**.

GUARANTEED PRICING SCHEME

Guaranteed pricing scheme is a benefit available to **Virgin High Flyer cardholders** and **Virgin Flyer cardholders** when **covered products** are purchased by a **cardholder** anywhere in **Australia** (excluding internet sales), and the entire cost is charged to the **cardholder's Virgin High Flyer credit card account** or **Virgin Flyer credit card account**.

This scheme guarantees the **cardholder** gets the best price if, within 60 days of the purchase, they advise us that they have, subsequent to their purchase, received a catalogue showing the same **covered products** for a lower price from a store within 25 kilometres of the store from where the **covered products** was purchased, and the price difference is greater than AU\$75.

Terms and conditions

- The cheaper article must be:
 - the same model number; and
 - the same model year; and
 - produced by the same manufacturer as the **covered products** purchased by **you**.
- The entire cost of the **covered products** purchased must be charged to your **Virgin High Flyer credit card account** or **Virgin Flyer credit card account**.
- The cheaper article must be available from a store within a 25-kilometre radius of the store where the **covered products** was purchased.
- The store catalogue showing the cheaper article must have been produced within 60 days of the date **you** purchased the **covered good**.
- In order to make a claim, **you** must report the cheaper article to us within 60 days of the purchase of the **covered good**. This is because we only provide cover for cheaper items reported within 60 days of the date of purchase of the original **covered good**.
- Provided the price difference is greater than AU\$75, we will refund the price difference up to AU\$500.
- The **covered good** must not have been purchased over the internet.

INTERSTATE FLIGHT INCONVENIENCE INSURANCE

Subject to the following terms and conditions and the details contained in the 'Important information about all the covers in this booklet' section of this booklet, Interstate Flight Inconvenience Insurance is available to **Virgin High Flyer cardholders**. It covers the Virgin High Flyer cardholder during interstate travel provided the **Virgin High Flyer cardholder** charges the entire cost of their return **interstate flight** ticket (but not taxes, or airport or travel agent's charges) to their **Virgin High Flyer credit card account**.

If the **Virgin High Flyer cardholder** has obtained their **return interstate flight** ticket as outlined above, this cover extends to the **Virgin High Flyer cardholder's spouse** and/or dependent children provided they are travelling with the Virgin High Flyer cardholder and the entire cost of their return **interstate flight** tickets (but not taxes, or airport or travel agent's charges) was also charged to the **cardholder's Virgin High Flyer credit card account**.

If the **Virgin High Flyer cardholder** has obtained their **return interstate flight** ticket as outlined above, this cover extends to other persons who are travelling with the **Virgin High Flyer cardholder** when the **Virgin High Flyer cardholder** has obtained the person's return interstate flight ticket by way of the "Virgin High Flyer Up to 4 complimentary flights every year Rewards Programme".

For Benefit 4 'Cancellation of interstate travel arrangements', this cover starts once the entire cost of your return **interstate flight** tickets has been charged to cardholder's **Virgin High Flyer credit card account**. This cover ceases for Benefit 4 'Cancellation of interstate travel arrangements', when **you** commence **your interstate flight**.

For all other benefits under this Interstate Flight Inconvenience insurance, cover starts on the earlier of:

- the departure date shown on **your** return **interstate flight** ticket; or
- the time you leave **your Australian** home if **you** travel directly from that home to the airport shown on **your** return **interstate flight** ticket,

and cover ceases when the first of the following occurs:

- 14 days after the departure date shown on **your** return **interstate flight** ticket; or

- when **you** cancel **your interstate flight** ticket; or
- when **you** return to **your Australian** home if **you** travel directly to that home from the airport shown on **your return interstate flight** ticket.

For the avoidance of doubt, **you** will not be eligible for cover under Interstate Flight Inconvenience Insurance if **your** travel is greater than 14 consecutive days.

Benefits

1. Flight delay

4 hours or more

If **your** intended **interstate flight** is delayed by four hours or more, and no alternative transport is made available, **you** are entitled to charge up to AU\$80 per person to the **cardholder's Virgin High Flyer credit card account** for meals and refreshments, up to a total of AU\$300. **You** must provide us with written confirmation from the carrier confirming the length of delay when making a claim.

10 hours or more

If **your** intended **interstate flight** is delayed by ten hours or more, and no alternative transport is made available, **you** are entitled to charge up to an additional AU\$80 per person to the **cardholder's Virgin High Flyer credit card account** for meals and refreshments, up to an additional total of AU\$300. **You** must provide us with written confirmation from the carrier confirming the length of delay when making a claim.

2. Loss of or damage to business items/personal items

We insure **you** during **your** interstate travel, while this cover is in force, for the theft and accidental loss of or damage to clothing and **your** business items or personal items that **you** have with **you**. However please refer to the "Safety of your property/personal goods" section on page 15 to ensure **you** understand **your** responsibility to protect your belongings. We will pay up to a value of AU\$750 for each item to a maximum of AU\$1,500 in total per trip.

3. Funeral expenses as a result of accidental death

If, whilst on an interstate travel and while this cover is in force **you** die as a result of **injuries** caused accidentally, directly and solely by a sudden physical force (but not illness or disease), we will pay for funeral expenses up to AU\$2,500 per person to a maximum of AU\$7,000.

By funeral expenses we mean:

- the costs of returning **your** remains or ashes to **your** home town/city in **Australia**; and/or
- the costs of the funeral or cremation.

4. Cancellation of interstate travel arrangements

Under this section, we cover **you** for cancelled travel arrangements and associated expenses to a maximum of AU\$3,000 if travel arrangements **you** have paid for are cancelled for any of the following reasons, provided the entire cost of **your return interstate flight** fares has already been charged to **cardholder's Virgin High Flyer credit card account**:

- **you, your travel companion** or a **relative** unexpectedly:
 - die(s);
 - is/are seriously **injured**; or
 - become(s) seriously ill;

(We will need to see a medical advice written by a qualified and registered member of the medical profession regarding any of the above events, and be satisfied that the expenses involved are **reasonable** in amount and reasonably necessary).

- **your** or **your travel companion's** normal residence in **Australia** is totally destroyed but not as an **act of terrorism**;
- **you** or **your travel companion** are quarantined;
- **you** or **your travel companion** are subpoenaed to attend court in **Australia**;
- **your** arranged travel is cancelled or delayed by the carrier because of an unexpected **natural disaster** or the malfunction of the aircraft; or
- **you** are unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

5. Rental Vehicle Excess

We cover **you** for reimbursement of any excess or deductible **you** become legally liable to pay up to AU\$2,250 in respect of a claim made under the **rental vehicle** comprehensive insurance policy, if **you** have:

- taken comprehensive motor insurance against loss of or damage to the **rental vehicle** as part of the rental agreement;
- complied with all requirements of the rental agency under the rental agreement and of the **rental vehicle** insurer; and
- not violated any terms of the rental agreement of the **rental vehicle**.

But we will not pay for...

- We will not pay for **your** costs arising from:
 - loss or damage resulting from the operation of the **rental vehicle** in violation of the terms of the rental agreement; or
 - wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

6. Missed Connection

If, due to the late arrival of **your** preceding flight **you** miss **your** connecting **interstate flight** with no alternative flight within the next four hours, **you** are entitled to charge up to AU\$80 per person to the **cardholder's Virgin High Flyer credit card account** for meals and refreshments, up to a total of AU\$300. **You** must provide us with written confirmation from the carrier confirming the length of delay when making a claim.

Contact

In the event of an emergency **overseas**, simply call Zurich Assist in Australia at any time on +61 2 9995 2477. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service or to make a claim in Australia phone 1800 072 791.

For more information on your Virgin Money account visit Virgin Money at;
virginmoney.com.au

or call;

13 37 39

or if you're outside Australia call;

+61 2 8288 2222

24 hours a day, 7 days a week

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