

Credit Card Insurances

Available on Low Rate Standard, Low Fee Standard, Awards Standard and Essentials Credit Cards

Information Booklet

For purchases made on eligible credit cards issued on or after 22 April 2026

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Welcome

This document contains details of the insurance cover benefits included under **your Commonwealth Bank Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card** for purchases made on or after 22 April 2026.

These covers are only available to **you** if **you** are a **cardholder** of a current and valid **Commonwealth Bank Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**.

These covers are automatically available but **you** are not obliged to accept any of them. However, if **you** want to make a claim under any of these covers, **you** will be bound by this document which sets out the terms and conditions (including any exclusions) of the insurance cover.

This booklet contains important information about the insurer, Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507 (referred to as "**we**, **our** and **us**" in relation to the insurance), its agent Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) as well as the **Commonwealth Bank** and other relevant persons.

The **Commonwealth Bank** is not the insurer of the insurance referred to in this booklet. It and any of its related corporations do not guarantee, and are not liable to pay, any of the benefits under these covers.

Things you need to understand

- The benefits table on the next two pages gives a summary view to help **you** understand the insurance covers available.
- The **Included Cover** is available to **cardholders** under a **Group Policy** entered into by the **Commonwealth Bank** with **us**, not with **you**. See page 24 for details of this arrangement.
- Terms, conditions, limits and sub-limits apply – that is why it is important **you** read this booklet carefully.
- Exclusions apply to restrict, limit and/or exclude cover. Read the general exclusions on pages 13-15 and the exclusions under each benefit section carefully to see what **we** don't cover.
- Cover is only provided during the **period of cover** – which differs for each type of cover.
- Certain words have special meanings and are shown in bold. See *Words with special meaning*, pages 10-12.

  For example **you**, **your** means the **cardholder**.

Table of benefits

These covers are provided for Low Rate Standard, Low Fee Standard, Awards Standard and Essentials Credit Card **cardholders** at no additional cost if **personal goods** are charged to the **cardholder's Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**.

Low Rate Standard, Low Fee Standard, Awards Standard and Essentials credit card spend covers		**Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**
Benefits for a **cardholder**	Excess applies	Maximum cover limit
Purchase Security Insurance		
Personal goods	$100	*Limit will not exceed the actual purchase price of the* **personal goods** *charged to the* **Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**.
Jewellery, watches and fine arts sub-limit per claim		*$3,000*
Overall limit in a 12 month period in respect of any one **Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**		*$125,000*
Extended Warranty Insurance		
Personal goods	$100	*Limit will not exceed the actual purchase price of the* **personal goods** *charged to the* **Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**.
Overall limit in a 12 month period in respect of any one **Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**		*$30,000*

Helpful tips

Safety of your belongings

- Keep valuables with you rather than checking them in with the transport provider as they are not covered by us when checked-in (unless security regulations meant **you** were forced to check them in).
- Do not leave **valuables** in a motor vehicle at any time as they are not covered.
- Items left **unattended** in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours are not covered, unless they are stored in the **concealed storage compartment** of the locked motor vehicle or towed land vehicle and forced entry was gained.
- Don't leave items **unattended** in ANY motor vehicle or towed land vehicle overnight, as they're not covered.
- Do not leave **your** belongings **unattended** in a **public place**. **Unattended** belongings are not covered by **us**.
- Remember to check for **your** items. **We** do not cover items left behind in any accommodation after **you** have checked out, left behind in any aircraft, ship, train, tram, taxi or bus, or left behind, forgotten, misplaced or walked away from in a **public place**.
- Report any loss or theft to the police within 7 days of when **you** first become aware of the incident, as a police report is required so **we** can validate that the incident occurred. Also, **your** belongings may have been handed in and may be recovered or the police may have a chance to follow up an alleged crime.
- Additionally, **we** require the relevant report from the related party. For example, an Airline Property Irregularity Report (PIR) is also required if **your** items were lost or stolen when travelling with an airline.
- If **you** are unable to provide **us** with a copy of the relevant report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details.

How to make a claim

Visit commbank.com.au/cbatravelclaims

Follow the prompts to complete **your** claim and the checklist to gather the supporting documents **you** need to submit with it.

Submit the claim online

Upload **your** scanned supporting documents when submitting the claim online, or

If **you** are unable to upload documents, still submit the claim online, but post the documents to **us**. **We** will give you a claim number to note on the original supporting documents.

Card Insurances

C/o Claims Department

PO Box 2027

North Sydney NSW 2059

Australia

We need original supporting documents, so if **you** are uploading **your** documents, please hold on to them as **we** may request them. If **you** are posting them, keep a copy.

Check that the amount you want to claim is higher than any excess applicable to your claim

Important Information

Who issues and insures these products?

Cover-More

These products are issued by Cover-More on behalf of the insurer. Cover-More administers the policy (including customer service and medical assessments, and may also be appointed from time to time to assist in the management, administration or settlement of claims and deal with complaints on behalf of the insurer in specific circumstances) and arranges the issue of the insurance to the **Commonwealth Bank** who then provides the **cardholder** with the covers described in this booklet under the **Group Policy**.

Zurich Australian Insurance Limited

ZAIL is the insurer and is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations. ZAIL's contact details are:

Zurich Australian Insurance Limited

PO Box 677, North Sydney NSW 2059

Policy conditions

1. Excess – what you contribute to your claim

The excess is the first amount of a claim that **we** will not pay for. It is **your** contribution to **your** claim if it is approved by **us**. The excess applicable to each benefit is shown in the benefits table pages 4-5.

2. Claims

- **You** must report the theft, wilful damage or accidental loss of **your** property/**personal goods/valuables** to the police, the **transport provider** or accommodation provider as relevant within 7 days of **you** first becoming aware of the loss or theft. **You** should obtain a report confirming the incident to submit to **us** with **your** claim.
- **You** must take all reasonable steps to prevent or minimise a claim. This includes taking adequate and reasonable precautions to protect **your** property/**personal goods**.
- **You** must not make any offer, promise of payment, or admit any liability without **our** written consent. **We** will not unreasonably withhold or delay **our** consent.
- **You** must advise **us** of any claim, or occurrence that may give rise to a claim, as soon as possible and within 60 days of the event.
- If there is a delay in claim notification, or **you** do not provide sufficient detail for **us** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.
- **You** must at **your** own expense, supply any documents in support of **your** claim, which **we** may request. This can include proof of **your** residential status and age, proof **you** are eligible for insurance cover (e.g. **your** credit card account statement and credit card receipt to confirm **your** eligibility for the insurance), an original police report, receipts, valuations and a repair quote. If required **we** may ask **you** to translate into English any documents to enable **us** to assess **your** claim.
- For claims relating to a mobile phone or device with phone capabilities **you** must supply **us** with the IMEI (International Mobile Equipment Identity). **You** must also block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device.
- **You** must co-operate fully in the assessment or investigation of **your** claim.
- When making a claim, **you** have a responsibility to assist **us** and to act in an honest and truthful manner. If **you** or anyone acting on **your** behalf uses fraudulent, false or exaggerated means to make a claim under this policy, **we** may not pay the claim in whole or in part. **We** may inform the **Commonwealth Bank** of the situation and **you** may no longer be eligible for any (or all) of the covers in this booklet. **We** may also report **you** to the appropriate authorities and **you** may be prosecuted.

- If **we** agreed to pay a claim under **your** policy **we** will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant limits of liability). If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

3. Claims are payable in Australian dollars

All claims and amounts payable are paid in Australian dollars at the rate of exchange applicable at the time the expenses were incurred. **We** will pay **you** unless **you** tell **us** to pay someone else. Payment will be made by direct credit to an Australian bank account nominated by **you**.

4. If you can claim from anyone else, we will only make up the difference

In the case that policy condition *6. Other insurance* does not apply, if **you** can make a claim against someone in relation to a loss or expense in respect of any of the covers provided and they do not pay **you** the full amount of **your** claim, **we** will make up the difference. **You** must claim from them first.

5. You must help us to make any recoveries

We have the right to recover, from any other party in **your** name, money payable under the policy or to choose to defend any action brought against **you**. **You** must provide reasonable assistance to **us**.

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

1. To **us**, **our** costs (administration and legal) arising from the recovery
2. To **us**, an amount equal to the amount that **we** paid to **you** in respect of any of the covers provided
3. To **you**, **your** uninsured loss (less **your** excess)
4. To **you**, **your** excess.

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

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

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

6. Other insurance

If **you** are insured, or entitled to receive a benefit or make a claim, under any other insurance policy in respect of the same loss as your claim under **our** covers, then:

- **you** must give us full details of the other insurance policy,
- to the extent permitted by law, **we** will not be liable to provide indemnity until the indemnity amount under any other policy is exhausted, or
- **we** may seek, from the other insurer, contribution for any amounts **we** have paid.

7. Subrogation

We may, at **our** discretion, undertake in **your** name and on **your** behalf, control and settlement of proceedings for **our** own benefit to recover compensation or secure indemnity from any party in respect of any of the covers provided.

You are to assist **us** and give **us** permission to do everything required to recover compensation or secure indemnity from other parties, to which **we** may become entitled or subrogated, upon **us** accepting **your** claim in respect of any of the covers provided.

This is regardless of whether **we** have yet paid **your** claim, whether or not the amount **we** pay **you** is less than full compensation for **your** loss or whether **your** claim is paid under a non-indemnity or an indemnity clause.

8. Policy interpretation

All insurance covers will be interpreted in accordance with the law of New South Wales, Australia.

9. Sanctions

Notwithstanding any other terms, **we** shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or activity of **yours** would expose **us**, **our** parent company or **our** ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, the United Kingdom, Switzerland, the United States of America or any other applicable trade or economic sanctions, law or regulation.

Words with special meaning

In this booklet words in bold have the meanings shown below. The use of the singular shall also include the use of the plural and vice versa.

act of terrorism
means any act by a person, alone or with an organisation or foreign government, who:

a. uses or threatens force or violence
b. aims to create public fear, or
c. aims to resist or influence a government, or has ideological, religious, ethnic or similar aims.

cardholder
means a person residing in Australia or Norfolk Island to whom the **Commonwealth Bank** has issued a **Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**. Persons residing in Australia, unless otherwise approved by **us** in writing as a **cardholder**, must have:

- an Australian Medicare card
- an Australian issued Temporary Work (skilled) Visa (subclass 457), or
- an Australian Visa that:
  - authorises them to live and work in Australia, and
  - requires them to maintain a minimum level of health insurance coverage as required by the Department of Home Affairs.

Commonwealth Bank
means **Commonwealth Bank** of Australia
ABN 48 123 123 124.

concealed storage compartment
means a boot, glove box, enclosed centre console, or concealed cargo area of a motor vehicle.

Group Policy
means the insurance policy issued by **us** to the **Commonwealth Bank**, in relation to Low Rate Standard, Low Fee Standard, Awards Standard and Essentials credit card Insurances.

Included Cover
means the cover described in the Low Rate Standard, Low Fee Standard, Awards Standard and Essentials credit cards Insurances section of this booklet.

personal goods
means new personal property acquired for personal, domestic or household use and **valuables** (except to the extent otherwise specified as being excluded), but does not include:

- for *Purchase Security Insurance*, items purchased by instalment (e.g. mobile phones) prior to the final payment being made
- furniture, furnishings or household appliances unless covered under the *Extended Warranty Insurance*
- items with an original purchase price over $20,000
- items acquired for the purpose of re-supply/re-sale
- items acquired to undergo transformation in a business
- computer software, or information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data or non-tangible items
- bullion, cash, collections such as stamps, coins and cards, lottery tickets or other gambling-related items, negotiable instruments, securities, manuscripts or books of account, trading cards, tickets of any description or travellers cheques
- consumable or perishable items (including but not limited to drugs, food, fuel or oil), animals or plant material
- airplanes, automobiles, boats, motorboats or any other motorised vehicles and their integral parts and installed accessories
- second-hand items, including antiques
- items of contraband, and
- real estate and movable fixtures or fittings (including but not limited to dishwashers and fixed air conditioners) that form, or are intended to form, part of any home, office or real estate.

Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card
means a current and valid **Commonwealth Bank** Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card issued by the **Commonwealth Bank**.

public place
means any place the public has access to, including but not limited to airports, bus terminals, buses, cruise ships, planes, stations, taxis, trains, wharves and beaches, galleries, hostels, hotels, hotel foyers and grounds, museums, private car parks, public toilets, shops, streets, restaurants and general access areas.

transport provider
means a properly licensed coach operator, airline, cruise line, shipping line or railway company.

unattended
means not on **your** person or within **your** sight and reach.

valuables
means articles made of or containing gold, precious metals or stones, semi-precious stones or silver; binoculars; furs; jewellery; mobile phones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media); precious metals; precious or semi-precious stones; smart phones; telescopes and watches.

we, **our** or **us**
means Zurich Australian Insurance Limited
ABN 13 000 296 640, AFS Licence Number 232507.

you, **your** or **yourself**
means the **cardholder**.

General exclusions

These exclusions apply to all covers described in this booklet unless specified otherwise. They are listed in no particular order.

Common exclusions

We will not pay for:

1. any other loss, damage or additional expenses following on from the event for which you are claiming that is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of enjoyment
2. claims arising from **your** failure to take reasonable care or put **yourself** in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily **injury** might happen, except in an attempt to protect the safety of a person or to protect property
3. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
4. claims which in any way relate to radioactivity, ionising rays, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste
5. claims arising from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear
6. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities
7. claims arising from an **act of terrorism**
8. any expenses recoverable by compensation under any workers compensation or transport accident laws, or by any government sponsored fund, plan or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law
9. claims arising from any unlawful act committed by **you**
10. claims arising from, or prohibited under, any government intervention, prohibition, sanction, regulation or restriction or court order
11. claims which in any way relate to **your**:
    a. chronic use of alcohol
    b. substance abuse, drug abuse (whether over the counter, prescription or otherwise), or
    c. ingestion of any non-prescription drug or substance (e.g. marijuana, ecstasy, heroin)

12. claims involving, arising from or related to **your** impairment due to **you** drinking too much alcohol:
    a. which is evidenced by the results of a blood test which show that **your** blood alcohol concentration level is 0.19% or above. (The level of alcohol in **your** blood is called blood alcohol concentration (BAC). As a point of reference, a BAC of 0.19% is almost four times the legal driving BAC limit range in Australia which is currently 0.05%), or
    b. taking into account the following, where available:
        i. the report of a medical practitioner or forensic expert
        ii. the witness report of a third party
        iii. **your** own admission, or
        iv. the description of events **you** described to **us** or the treating medical professional (e.g. paramedic, nurse, doctor) as documented in their records, or
13. claims involving, or arising from, any event that is intentionally caused by **you** or by a person acting with **your** consent.

Baggage and personal effects

We will not pay for:

14. damage, loss or theft of **valuables** placed in the care of a **transport provider** (unless security regulations prevented **you** from keeping the **valuables** with **you**), including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, journey or voyage
15. **valuables** left **unattended** in a motor vehicle at any time, even if stored in a **concealed storage compartment**
16. **personal goods** left:
    a. behind in any cruise cabin, hostel, hotel or motel room or peer to peer service type accommodation (including but not limited to Airbnb) after **you** have checked out
    b. **unattended** in a **public place**
    c. behind in/on any aircraft, bus, car, peer to peer service transport vehicle (including but not limited to Uber), rental car, ship, taxi, train, tram or any other vehicle or vessel
    d. behind, forgotten, misplaced or walked away from in a **public place**
    e. **unattended** in any motor vehicle overnight even if they were in a **concealed storage compartment**
    f. **unattended** in any motor vehicle other than overnight, unless they were stored in a **concealed storage compartment** of a locked motor vehicle and forced entry was gained
    g. under the supervision of somebody who is not **you** or **your travel companion**, or
    h. with a person who steals or deliberately damages them
17. loss or theft that is not reported to the:
    a. police or security personnel
    b. responsible **transport provider** (if **your** items are lost or stolen while travelling with a **transport provider**), or
    c. accommodation provider

    All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If **you** are unable to provide **us** with a copy of the relevant report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details
18. a mobile phone or device with phone capabilities if **you** are unable to supply the IMEI (International Mobile Equipment Identity)
19. cash, bank notes, currency notes, cheques or negotiable instruments
20. watercraft of any type (other than surfboards)
21. sporting equipment (including bicycles) damaged, lost or stolen while in use
22. skis, poles, boots, bindings, snowboards or ice skates.
23. items that are being sent to **you**, unaccompanied by **you** or under a freight contract
24. an electrical or mechanical fault or breakdown unless covered under *Extended Warranty*
25. loss of, or damage to, any item that is brittle or fragile (except photographic or video equipment), unless the loss or damage is caused by thieves, burglars, fire, or a collision involving the means of transport in which **you** are travelling
26. damage caused by atmospheric or climatic conditions; wear and tear; vermin; or any process of cleaning or alteration
27. consequential damage caused while an item is being serviced, repaired or restored, unless **we** have authorised the work
28. loss of, or damage to, items that are commercial samples; works of art and antiques, or items **you** take to sell while overseas
29. deterioration, normal wear and tear, or damage arising from inherent defects in the property/**personal goods**, or
30. any defective item or any defect in an item unless covered under *Extended Warranty*.

Low Rate Standard, Low Fee Standard, Awards Standard and Essentials Credit Card Insurances



Included at no extra cost upon spend.

Insurance will apply for purchases made using **your Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**.

These insurance covers are subject to the conditions, exclusions, limits, sub-limits and terms following and must be read in conjunction with *Important Information*. **You** must also check *General exclusions* for other reasons why **we** will not pay.

Purchase Security

Purchase Security is a cover available to **Low Rate Standard, Low Fee Standard, Awards Standard and Essentials credit card cardholders**, subject to the following terms and conditions and the details contained in *Important Information* of this booklet.

This cover provides 90 consecutive days of cover (from the date of purchase) in the event of loss, theft or damage of a wide range of new **personal goods** purchased anywhere in the world, when those items are charged to the **cardholder's Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**. Cover limits and policy exclusions apply.

There is no cover if the **personal goods** are left behind, forgotten, misplaced or walked away from etc. Please refer to the *Helpful tips* section on page 4 and *General exclusions* pages 13-15.

If an item is damaged, lost or stolen, **we** will pay **you** for the repair costs if it is practical and cost-effective to repair **your** item. If it is not practical and cost-effective to repair the item, **we** will replace the item or provide **you** with a replacement voucher. If the above do not apply, **we** will pay **you** the monetary value of the item. When **we** decide what to do, **we** will consider the circumstances of **your** claim and any preferences **you** may have. However, **we** will only pay **you** the monetary value of the item if it is not practical or cost-effective to repair or replace the item.

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.

Here are some examples of items considered as only one item for the purpose of this insurance. The appropriate single item limit will be applied: a camera, camera accessories, lenses and tripod (attached or not); a smart phone and cover/case; a matched or unmatched set of golf clubs, golf bag and buggy; a necklace and pendant; a charm bracelet and charms.

Terms and conditions

1. This cover provides automatic insurance protection for new **personal goods** when their purchase is charged to the **cardholder's Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card** unless the **personal goods** and/or claims are excluded by the policy's terms and conditions, or the **cardholder** fails to comply with the policy conditions in this booklet. For the avoidance of doubt, **personal goods** being purchased by instalment payments (e.g. mobile phone contracts) are not covered until the final payment is made.
2. Cover extends to permanent Australian residents who receive the new **personal goods** as a gift from a **cardholder** who has purchased the **personal goods** in accordance with point 1 above. For the purpose of this cover, these persons are also referred to as **cardholder** or **cardholders**.

3. The **personal goods** are insured anywhere in the world for 90 consecutive days from the date of purchase in the event of loss, theft or damage. However, there is no cover until **you** have taken possession of the **personal goods**.
4. An excess of $100 applies. The excess is the first amount of a claim that **we** will not pay for. It is deducted from **your** claim if it is approved by **us**.

What are the cover limits?

We will pay the lesser of:

- the actual amount which has been charged to the **cardholder's Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card** to purchase the **personal goods**, or
- $3,000 per claim in respect of jewellery, watches and fine arts,

up to a maximum of $125,000 in any 12 month period in respect of any one **Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**.

Extended Warranty

Extended Warranty is a cover available to **Commonwealth Bank Low Rate Standard, Low Fee Standard, Awards Standard and Essentials credit card cardholders**, subject to the following terms and conditions and the details contained in *Important Information* of this booklet.

The purpose of the cover is to extend the manufacturer's expressed written Australian warranty on **personal goods** (the warranty that is applicable and able to be fulfilled within Australia and that has been properly registered with the manufacturer). This is provided the purchase is charged to the **cardholder's Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card** or is purchased by redeeming Commonwealth Awards points.

The **personal goods** may come with guarantees from the seller and/or the manufacturer that cannot be excluded under the Australian Consumer Law or other relevant law and that may entitle **you** to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. **You** may also be entitled to have the goods repaired or replaced, if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

This *Extended Warranty* operates alongside, and in addition to, and does not change or take away any rights **you** may have under, the Australian Consumer Law in relation to **your personal goods**. However, **you** can choose to make a claim under this cover even if **you** have rights under the law.

Terms and conditions

1. The cover provided by this *Extended Warranty* in respect of **personal goods** purchased comes into effect at the end of the Australian warranty period that applies to those **personal goods** and covers the cost to repair or replace the **personal goods**.
2. This *Extended Warranty* period will be for a duration equivalent to the Australian warranty period, up to a maximum of one full year, and does not apply if the Australian warranty exceeds five years.

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

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

3. Only covered breakdowns are eligible for *Extended Warranty*. A covered breakdown means the failure of **personal goods** 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.
4. **You** must take all reasonable care to protect and maintain the **personal goods** insured under this cover.
5. If a claim is to be paid under this cover, **you** must obtain approval from **us** prior to proceeding with any repairs or replacement of the **personal goods**, which have broken down, or are defective. **You** must also retain the **personal goods** or parts for **our** inspection.
6. An excess of $100 applies. The excess is the first amount of a claim that **we** will not pay for. It is deducted from **your** claim if it is approved by **us**.

What are the cover limits?

Our liability for claims made under this cover shall not exceed the actual purchase price of the **personal goods** charged to the **Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**, up to a maximum of $30,000 in any 12 month period in respect of any one **Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card**.

General Information

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code) and support the Code. The objectives of the Code are:

- to commit **us** to high standards of service;
- to promote better, more informed relations between **us** and **you**;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes **you** make about **us**; and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers compliance with the Code.

Further information about the Code or the Code Governance Committee and **your** rights under it is available at insurancecouncil.com.au/cop/ or by contacting us.

Financial Claims Scheme

If the insurer becomes **insolvent**, **you** may be entitled to payment under the Financial Claims Scheme (FCS). Access to the FCS is subject to eligibility criteria. Please visit fcs.gov.au for information.

We respect your privacy

In this Privacy Notice the use of "**we**", "**our**" or "**us**" means both Cover-More and the insurer, unless specified otherwise.

Why your personal information is collected

We collect **your** personal information (including sensitive information) to help **us** in:

- identifying **you** and conducting necessary checks
- determining what services or products **we** can provide to **you** and/or others
- issuing, managing and administering services and products provided to **you** and/or others including claims investigation, handling and payment, and
- improving services and products, e.g. training and developing representatives, product and service research, data analysis and business strategy development.

Cover-More also collects **your** personal information to provide **you** with special offers of other services and products that may be of interest to **you**.

How your personal information is collected

We may collect **your** personal information through websites, from data **you** or **your** travel consultant input directly, or through cookies and other web analytic tools, also via email, fax, telephone or in writing.

We collect personal information directly from **you** unless:

- **you** have consented to collection from someone else
- it is unreasonable or impracticable for **us** to do so, or
- the law permits **us** to collect from someone else.

We also collect additional personal information from other third parties to provide **you** with **our** services and products. If **you** provide personal information to **us** about another person **you** must only do so with their consent and agree to make them aware of this Privacy Notice.

Who we disclose your personal information to

We may disclose **your** personal information to other parties and service providers for the reasons explained above. The other parties and service providers include:

- insurers and reinsurers
- travel providers and **your** travel consultant
- **our** lawyers and other professional advisers
- **our** related companies and other representatives or contractors who **we** have hired to provide services or to monitor the services provided by **us** or **our** agents, **our** products or operations, and/or
- other parties **we** may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Cover-More Privacy Policy and the insurer's Privacy Statement. The contractual arrangements that **we** have in place with these parties and service providers generally include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about **you** to other parties and service providers, some of whom may be located overseas. Who they are may change from time to time. Generally these recipients will be located in the overseas countries **you** travelled to over the duration of **your** policy and **your** claim. These recipients would usually be service providers, such as providers of travel-related services, investigators, assessors and facilitators or **our** related entities that carry out services on **our** behalf in relation to **your** policy and **your** claim. Further details of these types of recipients are set out in the Cover-More Privacy Policy and the insurer's Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the *Privacy Act 1988*. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in Australia. By acquiring the services and products from **us**, **you** agree that **you** may not be able to seek redress under the Act, or from **us** and/or from the recipients in overseas countries, or to the extent permitted by law.

You and any other traveller included on the policy consent to these uses and disclosures unless **you** tell Cover-More, using the contact details following.

Your choices

If **you** choose not to provide **your** personal information and/or choose not to consent and/or withdraw **your** consent to the use and disclosure of **your** personal information, set out in this Privacy Notice, at any stage, **we** may not be able to provide **our** services or products or manage and administer services and products to **you** and/or others.

If **you** wish to withdraw **your** consent, including for things such as receiving information on products and offers, please contact Cover-More using the following methods.

More information

For more information about how **your** personal information is collected, used or disclosed, how to access or seek correction to **your** personal information or how to make a complaint and how such a complaint will be handled, please contact **us** or refer to the relevant website.

Cover-More Privacy Officer

Cover-More Insurance Services Pty Ltd

Mail: PO Box 2027, North Sydney NSW 2059 Australia

Email: privacy.officerCBA@covermore.com.au

Website: covermore.com.au/covermore_privacy_policy

ZAIL Privacy Officer

Zurich Australian Insurance Limited

Mail: PO Box 677, North Sydney NSW 2059

Email: privacy.officer@zurich.com.au

Call: 132 687

Website: zurich.com.au/important-information/privacy

Complaints and disputes resolution process

We and Cover-More are committed to resolving any complaint or dispute fairly.

If **you** have a complaint about an insurance product **we** issued or the serv**ice you** have received (from us or one of our representatives), please contact us. **We** will put **you** in contact with someone who can help to resolve the complaint. **You** can talk over the phone, email or write:

- Call 1300 467 951
- Write to the Customer Relations Manager

  Post: PO Box 2027, North Sydney NSW 2059

  Email: customerrelationsCBA@covermore.com.au

We will acknowledge receipt of **your** complaint within 24 hours or as soon as practicable.

If **you** are not satisfied with our initial response, **you** may use our Internal Dispute resolution process.

We expect that our internal dispute resolution process will deal fairly and promptly with **your** complaint, however, **you** may take **your** complaint to the Australian Financial Complaints Authority (AFCA) at any time.

AFCA is an independent dispute resolution scheme. **We** are a member of this scheme and **we** agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to **you**.

Their contact details are:

Australian Financial Complaints Authority

Call: 1800 931 678

Address: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

If **your** complaint or dispute falls outside the AFCA rules, **you** can seek independent legal advice or access any other external dispute resolution options that may be available to **you**.

Conduct of others

When a claim involves a loss that is not covered by this policy due to the actions of someone insured under this policy, **we** may consider certain circumstances such as those following and provide assistance at our discretion.

Examples of certain circumstances include mental illness, an act of coercion, intimidation or violence by another policyholder or person entitled to benefit under this policy.

In such cases, **you** or any other person covered by this policy can contact **us** for assistance.

This assistance may include making a payment to **you** or repairing or replacing an item even though there is no legal obligation to do so and subject in any case to a maximum of the applicable policy limits available.

We aim to approach each situation with sensitivity and fairness, and to act reasonably in the circumstances.

This clause does not form part of the terms and conditions, confer any contractual or other rights.

About the Group Policy

The **Group Policy** is a contract of insurance between **us** and the **Commonwealth Bank** who is the insured entity under the policy.

Access to benefits under the **Group Policy** is provided to **cardholders** solely by operation of section 48 of the *Insurance Contracts Act 1984*.

Cardholders do not enter into any agreement with **us** and cannot vary or cancel the **Group Policy**, as they are not the contracting insured. If **we** or the **Commonwealth Bank** cancel or vary the **Group Policy**, neither **we** or the **Commonwealth Bank** need to obtain consent to do so.

We do not provide any notices to **cardholders**. **We** only send notices to the **Commonwealth Bank** (to whom **we** have contractual obligations).

You are not obliged to accept any of the cover benefits, but if **you** wish to make a claim under the **Group Policy** then **you** have the same obligations to **us** as the **Commonwealth Bank** in accordance with the *Insurance Contracts Act*. **We** have the same rights regarding **cardholders** as **we** have regarding the **Commonwealth Bank**.

Neither **we** nor the **Commonwealth Bank** hold anything in trust, for the benefit of, or on **your** behalf under the **Group Policy**.

The **Commonwealth Bank** does not act on **our** behalf or on **your** behalf in relation to the insurance.

Any person who may be eligible should consider obtaining advice as to whether the benefits are appropriate or useful for their needs, from a person who is licensed to give such advice. No advice is provided by **us**, **our** representatives or the **Commonwealth Bank** that this insurance is appropriate or useful for any person's needs. Nothing prevents such persons from entering into other insurance arrangements.

Termination of the Group Policy

The **Commonwealth Bank** may terminate or vary the **Group Policy** at any time. If this happens, the **Commonwealth Bank** will:

- give the **cardholder** written notice of the variation or termination, or
- advise the **cardholder** that a variation or termination will occur.

In these circumstances, the **Commonwealth Bank** will not provide the **cardholder** with a copy of the actual changes made to the cover. The **Commonwealth Bank** will direct the **cardholder** to the relevant website URL for the details of the variation or termination and inform the **cardholder** that they can call the **Commonwealth Bank** to request that a copy of the actual changes is sent to the **cardholder** by post or email.

Purchases made in accordance with the existing **Included Cover** before the **Group Policy** is varied or terminated will still be eligible for that cover. Any purchases made after the variation or termination of the **Group Policy** will not be eligible for the existing cover.

Change of terms and conditions

From time to time, and where permitted by law, **we** may change parts of this Information Booklet. **We** will issue **you**/the **cardholder** with a new Information Booklet or a Supplementary Information Booklet or other compliant document to update the relevant details, except in limited cases. Any updates, which are not materially adverse to **you**/the **cardholder** from the view of a reasonable person deciding whether to acquire this insurance, can be found on commbank.com.au/travelinsuranceincluded. **You**/the **cardholder** can obtain a paper copy of any updated information, without charge, by calling **Us** on 1300 467 951.

Contact details

Low Rate Standard, Low Fee Standard, Awards Standard and Essentials credit card Insurances

General enquiries

To ask about claims or other details about the insurance included with your Low Rate Standard, Low Fee Standard, Awards Standard or Essentials credit card, please call or email:

1300 467 951 (within Australia)

+61 2 8907 5060 (from overseas)

commbank@covermore.com.au

How to make a claim – See page 6

Commonwealth Bank

By phone

Australia

13 2221

From overseas

+61 2 9999 3283

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