

## Travel Tips

Confirm whether you meet the eligibility requirements for cover before going on an Overseas Return Trip.

Register Your Overseas Return Trip with DFAT.

Pack a sufficient supply of Your regular medications in Your carry-on luggage. This way, if Your luggage is lost or delayed You won't have any concern over taking Your medication as required

Check the travel advice issued by Department of Foreign Affairs and Trade (DFAT) for Your travel destination and the countries You plan to visit on Your Overseas Return Trip.

Find out the emergency services contact numbers for the destination(s) and any other countries You are travelling to. Record the numbers for police, ambulance, Your travel insurance provider and the nearest Australian Embassy

Visit Your Doctor and Dentist for a general check-up before You leave Home. Ask about any vaccinations relevant to Your destination and any other countries You intend to visit during Your Overseas Return Trip. Ensure Your regular vaccinations, such as the flu shot and tetanus shot, are up to date. Get Your Doctor to print a list of all Your current medications, their generic names, dosages and frequency taken. Print a spare copy and keep it separate from Your main luggage.

These travel tips are intended as general information only and do not take into consideration Your personal circumstances. Chubb does not accept any liability arising from any reliance upon these travel tips.

# Public Transport Accident Insurance Terms and Conditions (the Terms and Conditions)

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**These Terms and Conditions are effective from 1 November 2022.**

**Policy Number:** 09CBNACAU1

## About these Terms and Conditions

This document is a summary only of the benefits afforded to a Card Member under the Public Transport Accident Insurance Group Policy issued by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (**Chubb**) to Citibank, N.A. Sydney Branch (ABN 34 072 814 058), Level 24, 2 Park Street Sydney, NSW 2000 (**Citi**) the **Group Policy** and is issued for information purposes only.

These Terms and Conditions set out important information about the insurance benefits available to eligible Card Members. This document explains the nature of the arrangements and their relevant benefits and risks. If You feel that the cover provided in these Terms and Conditions does not meet Your specific needs and intended coverage, this cover may not be right for You. The cover provided under these Terms and Conditions is limited in nature and is not travel insurance. You may need to buy separate or additional insurance if:

- You do not believe this cover satisfies your needs
- You do not meet the eligibility requirements
- these Terms and Conditions do not cover You or the things You need cover for

This document provides general advice only. It does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

There is no obligation to accept any of the benefits of this cover. However, if You wish to make a claim under the cover provided in these Terms and Conditions, You will be bound by the definitions, terms, conditions, exclusions and claims procedures set out in this document.

We may vary, terminate or not renew the Group Policy where permitted by law. We do not need Your consent. It is the responsibility of Citi to notify You of any variation or termination of the Group Policy. Variation and termination do not affect the rights of eligible Card Members that arose before these events occurred.

Once Citibank has agreed to pay the premium for the Group Policy, We provide You with cover under the Group Policy on the terms set out in these Terms and Conditions.

### Group Policy with Chubb

Citi is the insured under the Group Policy. Under the Group Policy You get automatic access, where You have met the eligibility requirements set out in the Eligibility for Insurance table, to the benefits detailed in this document which are provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the relevant benefits if You are a Card Member.

### Section 48 of the Insurance Contracts Act

Access to this insurance is provided to You solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). You are not a contracting insured (ie. You cannot vary or cancel the cover – only Citi can do this) and You do not enter into any agreement with Us. Citi is not the insurer, does not guarantee or hold this right on trust for You and does not act as Chubb's agent (that is, on behalf of Chubb). Neither Citi nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001 (Cth)) of Chubb or any of its related companies.

### No Advice

Citi is not authorised to provide any advice, recommendations or opinions about this insurance on behalf of Chubb. No advice is provided by Chubb on whether this insurance is appropriate for Your needs, financial situation or objectives. You should read these Terms and Conditions carefully and contact Chubb if assistance is required.

### Updating these Terms and Conditions

Information in this document may be updated where necessary. A copy of any updated information is available to You at no cost. Citi will advise You when there is an update to these Terms and Conditions.

## Other Insurance

The insurance cover described in these Terms and Conditions is provided for Your benefit under the Group Policy entered into between Chubb and Citi. If You are entitled to receive a benefit or make a claim under another policy where Chubb is the insurer (for example an individual travel insurance policy in respect of the same loss as Your claim under these Terms and Conditions) then Chubb is not liable to provide indemnity under these Terms and Conditions until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under these Terms and Conditions in respect of the same loss shall only be excess insurance cover over and above the applicable policy.

## Important information about this cover

As a Card Member, You are entitled to insurance coverage and services under the Group Policy when You have the Citibank Corporate Card or Citibank Once Card and meet all the eligibility criteria (see the Eligibility for Insurance Table).

The cover is limited in nature and is not travel insurance.

These Terms and Conditions have been designed to offer only Public Transport Accident Insurance to eligible\* Card Members:

- That have an in-force Citi Card (meaning it is not cancelled, suspended or terminated);
- That do not need cover for a Pre-Existing Medical Condition;
- Who are seventy-nine (79) years of age or younger before making a Relevant Travel Purchase;
- Who are not travelling more than one hundred and eighty (180) consecutive days;
- Who are a Resident of Australia; and
- Who start and end their Overseas Return Trip from Australia.

### **\*Please refer to the Eligibility for Insurance Table for a list of eligibility criteria**

Please familiarise Yourself with this document. We want to ensure You are clear about what it covers and what it does not cover or excludes. If You are unclear about anything in this document, please call **1800 861 919** and Our insurance team will be happy to assist You with any enquiries.

It's important to check these Terms and Conditions from time to time, particularly before You go away to remind yourself of what is and isn't covered. This insurance isn't designed to operate as travel insurance so You may need to buy separate or additional insurance.

### **If You need to make a claim, keep supporting documents and proof of any loss, including all police reports.**

These Terms and Conditions are applicable for any Overseas Return Trip charged to the Card Member's Citi Card on or after 1 November 2021 and replaces and supersedes any terms and conditions previously issued prior to 1 November 2021. However, please note that if You were eligible for cover before 1 November 2021 the previous policy will apply to any claim made.

## Eligibility for cover under these Terms and Conditions

Cover is only available to Card Members of the Citi Card who meet the eligibility criteria. In order to meet the eligibility criteria, among other things, You need to use Your Citi Card in accordance with the Eligibility for Insurance table below.

## Cover, Benefit and Benefit Limits

The cover provided is only applicable to Overseas Return Trips.

Please refer to the Schedule of Benefits within this document to confirm the cover and limits offered for Your Overseas Return Trip.

The Schedule of Benefits provides the limit(s) we will pay for Public Transport Accident Insurance. It includes maximum amounts payable for the cover together with any applicable sub-limit and waiting period.

## Exclusions within the Terms and Conditions

As with all insurance, there are certain exclusions that apply. You should read the General Exclusions and Special Exclusions (COVID-19) which apply to all claims.

To ensure You understand when We will pay for a claim, You should read the Terms and Conditions carefully,

under 'What We Cover' together with any 'Terms and Conditions' and 'Exclusions applicable'.

## Special Exclusion (COVID-19)

The Group Policy does not cover, and We will not pay for claims of any kind directly arising from or relating to the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof) and/or its outbreak.

To the extent that any term or condition in the Group Policy may be inconsistent with this exclusion, this exclusion shall prevail.

## Aggregate Limit of Liability

- (1) Except as stated, Our total liability for all claims arising under the Group Policy in respect of any one (1) Injury or series of Injuries arising out of any one (1) Event during the Period of Insurance is limited to AU\$675,000 (the **Aggregate Limit of Liability**).
- (2) In the event that claims are made under the Group Policy which exceed the Aggregate Limit of Liability, then the amount by which such claims exceed the limit will be proportionally reduced.

This means that if as a result of one (1) Event a number of Card Members were injured, We would pay each on a proportional basis (using the Schedule of Benefits amounts) up to a total of AU \$675,000. For example, if three (3) Card Members lost their lives in the same bus crash We calculate the benefits payable as follows:

*We take the total aggregate exposure (AUS\$750,000) and divide it by the total benefit amount (AUS\$675,000) to determine the percentage (90%) to proportionally reduce. In this case the total benefits for each Card Member works out to be AUS\$225,000.*

## Automatic Overseas Return Trip Extension

In the event that You are prevented from completing the return leg of an Overseas Return Trip as a result of an unavoidable delay from Your Public Transport, We will automatically provide an extension of cover beyond the one hundred and eighty (180) day limit for an Overseas Return Trip for up to three (3) days for You to return to Australia.

## Pre-Existing Medical Conditions

The Group Policy **does not cover** any Pre-Existing Medical Conditions. If You have Pre-Existing Medical Conditions, this cover may not be right for You. Before You make Your Relevant Travel Purchase, You should consider whether a medical condition is considered pre-existing based on the Pre-Existing Medical Condition definition within these Terms and Conditions.

## Excluded Sports and Activities

Not everything You do on Your Overseas Return Trip will be covered by these Terms and Conditions. This includes

- some popular holiday activities such as bungee jumping, jet skiing, horse riding or trekking (with climbing equipment or when You ascend more than 3,000 metres from sea level).
- a sporting event where You may be eligible to receive a fee, including prize money.

Please see the definition of 'Excluded Sports and Activities' for a full list of activities and sports which are not covered under the Group Policy.

## Overseas Return Trips Only

You are only eligible for cover for Overseas Return Trips, that is trips that begin and end from Your Home or Work in Australia. It does not cover one-way trips. If you have not booked the return portion of Your Overseas Return Trip, You are not eligible for cover under the Group Policy.

## Fraud

Chubb considers it important for customers to take insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We utilise Our dedicated special investigations unit at Chubb to detect and investigate selected claims daily. When the evidence supports it, Chubb will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

## Goods and Services Tax

If We agree to pay a claim under these Terms and Conditions, We will base any claim payment inclusive of Goods and Services Tax (GST) (up to the relevant benefit limit).

## Australian Law

The Group Policy is governed by the laws of the State or Territory of Australia where Your Home is. Any dispute or action in connection with the Group Policy shall be conducted and determined in the courts of the State or Territory of Australia where Your Home is.

## Australian Currency

All amounts shown in these Terms and Conditions and all payments under the Group Policy are in Australian currency.

## Termination

Cover is terminated at the earlier of the following:

- cancellation of Your Citi Card account; or
- termination of the Group Policy; or
- Your Overseas Return Trip extending beyond one hundred and eighty days (180) unless You meet the requirement of the Automatic Overseas Return Trip Extension

Upon termination of the Group Policy, the insurance benefits will no longer be available to Card Members after the termination date. If You have satisfied the eligibility criteria prior to the termination of the Group Policy, cover is still available with respect to the cover that You are eligible for. Citi will notify You if the Group Policy is terminated.

## About Chubb Insurance Australia Limited

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Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (Chubb) is the insurer and issuer of this product. In this document, “We”, “Us”, “Our” means Chubb. Chubb is an Australian financial services licensee authorised to deal in and provide advice in relation to general insurance products. Our contact details are:

ABN: 23 001 642 020  
AFS Licence Number: 239687  
Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000  
Postal address: GPO Box 4907, Sydney NSW 2001  
O 1800 803 548  
F +61 2 9335 3497  
E [travel.au@chubb.com](mailto:travel.au@chubb.com)

## General Enquiries

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If You have any questions about the Group Policy, You can either:

Email Chubb at [travel.au@chubb.com](mailto:travel.au@chubb.com)

Write to Chubb at GPO Box 4907, Sydney NSW 2001

Call Chubb on **1800 861 919**

## Chubb Assistance (In the event of an Emergency)

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**Emergency assistance around the world**

In the event of a medical or similar emergency whilst on Your Overseas Return Trip simply phone +61 2 8907 5666 to get immediate help in locating medical assistance in Your local area.

For all non-emergency matters, contact Chubb Customer Service on 1800 861 919 .

Where Your claim is excluded or falls outside the Group Policy coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for medical services differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor beyond Our control, cannot be accepted by Chubb Assistance or Us.

## Eligibility for Insurance Table

Eligibility Criteria To be eligible for Public Transport Accident Insurance cover, the following eligibility criteria needs to be met:	When are the benefits available under the Terms and Conditions?	When are no benefits available under the Terms and Conditions?
<ol style="list-style-type: none"> <li>1. You are a Card Member.</li> <li>2. You are a Resident of Australia.</li> <li>3. You are going on an Overseas Return Trip and You pay the full amount of Your return Scheduled Flight or Scheduled Cruise ticket by charging the payment to the Card Member's Citi Card on or after 1 November 2021.</li> <li>4. The Citi Card is in force (meaning it is not cancelled, suspended or terminated) when You meet eligibility criteria 3 above.</li> <li>5. You are seventy-nine (79) years of age or younger when You first become eligible for this cover by meeting eligibility criteria 1 to 4 inclusive above.</li> </ol>	<p>If You have satisfied the eligibility criteria, You will have cover while travelling as a passenger on Public Transport, and while in a departure or destination terminal during the Overseas Return Trip that eligibility criteria 3 applies to.</p>	<p>There is no cover under the Terms and Conditions if:</p> <ol style="list-style-type: none"> <li>1. You do not meet the eligibility criteria;</li> <li>2. Your trip does not meet the definition of an Overseas Return Trip;</li> <li>3. You only pay for a one-way Scheduled Flight or Scheduled Cruise ticket;</li> <li>4. Your Citi Card has been cancelled, suspended or terminated; or</li> <li>5. The Group Policy is terminated.</li> </ol> <p>Please also refer to the General Exclusions within this document.</p>

## Definitions

The following words when used with capital letters in this document have the meaning given below.

**Accidental Death** means death occurring as a result of an Injury.

**Card Member** means the person who is the primary account holder of an issued Citi Card.

**Citi** means Citibank, N.A. Sydney Branch (ABN 34 072 814 058), Level 24, 2 Park Street Sydney, NSW 2000 ("**CBNA**"), the insured under the Group Policy.

**Citi Card** means an in-force (meaning it is not cancelled, suspended or terminated) Citibank Corporate Card or Citibank Once Card, issued by Citi, to a Card Member, billed from Australia and in Australian dollars

**Chubb** means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, Sydney New South Wales 2000, the insurer/issuer of the Group Policy.

**Chubb Assistance** means the service provider acting on behalf of Chubb to provide emergency assistance.

**Close Relative** means spouse, de-facto, parent, parent-in-law, step-parent, child, brother, half-brother, step-brother, brother-in-law, sister, half-sister, step-sister, sister-in-law, daughter-in-law, son-in-law, niece, nephew, uncle, aunt, grandparent or grandchild.

**Dentist** means a legally registered dental medical practitioner who is not You or Your Close Relative.

**Doctor** means a legally registered medical practitioner who is not You or Your Close Relative.

**Event(s)** means an occurrence that could give rise to a claim for a benefit under the Group Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

**Excluded Sports and Activities** means boxing; cave diving; horse jumping; horse riding; hunting and hunting on horseback; professional sports; canyoning; caving; diving; mountain-climbing; steeple chasing; any form of motor racing, speed, performance or endurance tests; abseiling; American football; bob sleigh; bungee jumping; base jumping, canoeing; clay pigeon shooting; deep sea fishing; go-karting; hang gliding; heli-skiing; hockey; hot air ballooning; ice hockey; jet biking and jet skiing; martial arts; micro-lighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; quad biking; rock climbing; SCUBA diving deeper than thirty (30) metres; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where You or any tourist will be carrying guns); trekking requiring climbing equipment and/or ascending above 3,000 metres from sea level; war games/paint ball; white water rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

**Group Policy** means the Citibank Commercial Card Group Policy no. 09CBNACAU1 entered into between Chubb and Citi including any amendments or endorsements subsequently agreed between Chubb and Citi.

**Home** means Your usual place of residence in Australia (where You live).

**Illness** means a sickness or disease which requires immediate treatment by a Doctor or a Dentist. An Illness is not a Pre-Existing Medical Condition and is not an Injury.

**Injury** means an accidental bodily injury resulting solely and directly from:

- (a) a sudden, external and identifiable Event that happens by chance and could not have been expected from the perspective of the Card Member; and
- (b) which occurs independently of any Illness or any other cause; and
- (c) causes a loss within twelve (12) months of the accident.

Injury does not mean an Illness or any Pre-Existing Medical Condition.

**Overseas Return Trip** means a trip where Your destination is outside of Australia:

starting when You leave Your Home or Your Work, whichever occurs last, to travel to:

- (a) the airport to fly on Your Scheduled Flight; or
- (b) a harbour port to board a Scheduled Cruise; and

ending the earlier of when:

- (c) You return to Your Home or Your Work (whichever occurs first) having travelled from the airport or harbour port; or
- (d) when Your trip exceeds one hundred and eighty (180) consecutive days.

**Permanent Disablement** means a loss caused by an Injury which results in the:

- (i) complete and permanent severance of a foot at or above the ankle joint; or
- (ii) complete and permanent severance of a hand at or above the wrist; or
- (iii) irrecoverable loss of the entire sight of an eye.

**Pre-Existing Medical Condition** means any physical defect, medical or dental condition, illness, injury or disease that within the:

- (1) two (2) years prior to You making Your Relevant Travel Purchase:
  - (a) requires either of the following:
    - (i) ongoing medication for treatment or risk factor control;
    - (ii) prescribed medication from a Doctor;
    - (iii) check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor, prior to You making Your Relevant Travel Purchase, to be cured or in complete remission); or
    - (iv) surgery; or

- (b) is either:
  - (i) under investigation;
  - (ii) pending diagnosis or test results;
  - (iii) chronic or arthritic; or
- (2) three (3) years prior to You making Your Relevant Travel Purchase involves:
  - (a) any of the following body parts:
    - (i) heart;
    - (ii) brain (other than a mental health related condition);
    - (iii) liver;
    - (iv) back / spine;
    - (v) kidneys;
    - (vi) cardiovascular or circulatory or respiratory system; and
  - (b) where such medical condition either:
    - (i) involved a hospital emergency visitation or being an inpatient in hospital; or
    - (ii) required or requires surgery, a specialist appointment or consultation; or
    - (iii) requires:
      - (I) ongoing medication for treatment or risk factor control; or
      - (II) prescribed medication from a Doctor; or
      - (III) check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor prior to You making Your Relevant Travel Purchase, to be cured or in complete remission); or
  - (c) is currently either:
    - (i) under investigation; or
    - (ii) pending diagnosis or test results; or
- (3) five (5) years prior to You making Your Relevant Travel Purchase was cancer; or
- (4) three (3) months immediately prior to You making Your Relevant Travel Purchase led to the manifestation of symptoms where a reasonable person in the circumstances would be expected to be aware of, or a reasonable person under the circumstances would have foreseen.

**Public Transport** means an air, land, water or rail passenger transport that operates to a published or publicly available timetable or schedule and such passenger transport is available to the public. It does not mean privately hired, rented or chartered air, land or water transport (such as a taxi, Uber, limousines, helicopter, private jet or private or chartered plane).

**Relevant Travel Purchase** means if You are going on an Overseas Return Trip, You pay the full amount of Your return Scheduled Flight or Scheduled Cruise ticket by charging the payment to the Card Member's Citi Card.

**Resident of Australia** means an Australian citizen, holder of an Australian permanent residency visa, partner/spouse visa, Australian skilled migrant visa (including 457 and Temporary Skill Shortage (TSS) visa), or a student visa:

- (a) with a right to entry into Australia in accordance with their citizenship, residency or visa;
- (b) with access to long-term medical care in Australia;
- (c) who has a permanent Australian residential address; and
- (d) who currently resides in Australia.

**Scheduled Airline** means airline passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered air transport (such as private jet or plane or helicopter).

**Scheduled Cruise** means passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered sea transport (such as water taxi, private boat, cruising on a cargo ship).

**Scheduled Flight** means a flight in an aircraft on a Scheduled Airline.

**Terms and Conditions** means this document which details the insurance benefits available to You under the Group Policy including all relevant terms, conditions and exclusions.

**Terrorism** means activities against persons, organisations or property of any nature:

- (a) that involves the following or preparation for the following:
  - (i) use of, or threat of, force or violence;
  - (ii) commission of, or threat of, force or violence; or
  - (iii) commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- (b) when one (1) or both of the following applies:
  - (i) the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
  - (ii) it appears that the intent is to intimidate or coerce a government, or to further political,



ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

**Treatment** means surgical or medical procedures performed by a Doctor or qualified Dentist where the sole purpose of which is to cure or relieve acute Illness or Injury.

**We/Our/Us** means Chubb.

**Work** means Your usual place of work within Australia having a fixed physical address.

**You/Your** means a Card Member.

## Coverage Summary

The coverage summary table below can be used as a quick reference to understand the key coverage elements under the Group Policy. For a full understanding of what is covered, when You are covered and where cover does not apply, please refer to Public Transport Accident Cover section including the General Exclusions within these Terms and Conditions. The benefits provided are subject to the terms, conditions and exclusions contained within this document.

Cover Description	Key Exclusions and Limitations
<p><b>Public Transport Accident Cover</b> Provides You with cover during Your Overseas Trip for loss of life, sight or dismemberment arising:</p> <ul style="list-style-type: none"> <li>while You are travelling as a passenger on Public Transport;</li> <li>while You are in a departure or destination terminal of Your Public Transport; or</li> <li>from exposure and disappearance due to the disappearance, sinking or wrecking of the Public Transport on which You were travelling.</li> </ul> <p><i>NB. This cover is not travel insurance.</i></p>	<ul style="list-style-type: none"> <li>privately hired, rented or chartered transport;</li> <li>We will only pay one (1) benefit type amount for any one (1) accident or Injury, being the highest benefit type amount for a Card Member;</li> <li>Pre existing Medical Conditions;</li> <li>Terrorism; and</li> <li>a Card Member being aged eighty (80) or over.</li> </ul>

## Schedule of Benefits

Sum insured each Card Member

All limits are in Australian dollars.

Public Transport Accident Cover – Lump Sum Benefits	
Benefit Type:	Benefit Limits:
The benefit type that must arise from an Injury	The lump sum payable based on the benefit type arising from an Injury per Card Member, subject to Aggregate Limit of Liability
(a) Accidental Death	\$250,000
<b>Permanent Disablement:</b>	
(b) Loss of both hands or both feet	\$125,000
(c) Loss of one (1) hand and one (1) foot	\$125,000
(d) Loss of entire sight of both eyes	\$125,000
(e) Loss of entire sight of one (1) eye and one (1) hand or one (1) foot	\$125,000
(f) Loss of one (1) hand or one (1) foot	\$75,000
(g) Loss of the entire sight of one (1) eye	\$75,000

## Public Transport Accident Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within these Terms and Conditions to confirm the amount of cover available under this section.

## What We Cover

### 1. **Accidental Death or Permanent Disablement arising while travelling as a passenger on Public Transport**

If during Your Overseas Return Trip, You sustain an Injury that results in an Accidental Death or Permanent Disablement as described within the 'Schedule of Benefits' as a result of:

- travelling as a passenger on Public Transport, or
- boarding or disembarking from Public Transport, or
- being struck by Public Transport,

We will pay the applicable benefit amount noted in the Schedule of Benefits.

### 2. **Accidental Death or Permanent Disablement arising while in a departure terminal or destination terminal**

If during Your Overseas Return Trip, You sustain an Injury that results in an Accidental Death or Permanent Disablement as described within the 'Schedule of Benefits' while at Your ticketed departure or destination terminal of Your Public Transport, We will pay the applicable benefit amount noted in the Schedule of Benefits.

### 3. **Accidental Death or Permanent Disablement arising from exposure**

If during Your Overseas Return Trip, You sustain an Injury due to exposure to excessive weather conditions that results in an Accidental Death or Permanent Disablement as described within the 'Schedule of Benefits', due to the disappearance, sinking or wrecking of the Public Transport on which You were travelling, We will pay the applicable benefit amount noted in the Schedule of Benefits.

### 4. **Loss arising from disappearance while travelling on Public Transport**

If during Your Overseas Return Trip, You disappear due to the disappearance, sinking or wrecking of the Public Transport on which You were travelling, and Your body has not been found within fifty-two (52) weeks You will be deemed to have died at the time of Your disappearance and We will pay the corresponding Accidental Death benefit amount noted in the Schedule of Benefits.

## Terms and Conditions applicable to Public Transport Accident Cover

- (1) Benefits will not be payable for more than one benefit type (that is, (a) – (g) in the Schedule of Benefits) as a result of one Event. We will, however, pay the benefit type with the highest benefit amount. If You are also entitled to make a claim under the insurance cover provided by Us under another Citi issued card account, We will only make one (1) payment in relation to the accident and loss in question. In that instance, We will pay under the cover with the highest benefit.
- (2) In the case of Your Accidental Death, benefits will be paid to Your estate.

## Exclusions applicable to Public Transport Accident Cover

We will not pay for or reimburse any costs arising from or relating to:

- (1) travelling on privately hired, rented or chartered transport;
- (2) the Accidental Death or Permanent Disablement of a person that is not the Card Member.

## General Exclusions

We will not cover losses, pay or reimburse any costs arising from:

- (1) circumstances where after You made Your Relevant Travel Purchase, You start a Overseas Return Trip after being advised not to start Your Overseas Return Trip, as follows:
  - (i) the Australian Federal Government or an Australian government agency (such as DFAT) have issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to. Please refer to who.int, smartraveller.gov.au, dfat.gov.au or other government sites for further information. This exclusion applies even if You have been granted a travel exemption by an Australian State or Territory, the Australian Federal Government or an Australian government agency (such as DFAT) to travel;

- (ii) when a Doctor has deemed You unfit to travel;
- (2) You having a change of mind and deciding not to start an Overseas Return Trip, continue with the Overseas Return Trip or any other disinclination to travel;
- (3) any Pre-existing Medical Conditions;
- (4) any Overseas Return Trip that is longer than one hundred and eighty (180) consecutive days;
- (5) any Overseas Return Trip which was charged to the Card Member's Citi Card on or before 30 September 2021;
- (6) where You:
  - (i) are eighty (80) years of age or older before You make Your Relevant Travel Purchase; and/or
  - (ii) have not started and ended Your Overseas Return Trip from Australia; and/or
  - (iii) are not a Resident of Australia;
- (7) being under the influence of alcohol, whilst operating a motor vehicle, where You have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
- (8) taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor and taken in accordance with the prescription and doctors' advice but is not for the treatment of addiction to illegal drugs;
- (9) Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
- (10) Your participation, involvement or taking part in Excluded Sports and Activities while on an Overseas Return Trip;
- (11) Your participation in a sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;
- (12) travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
- (13) any costs with respect to Cuba or a person, entities, groups, corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations;
- (14) declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war;
- (15) service in the armed forces (military, naval or air service of any country);
- (16) participation in any military or emergency services such as, police or fire-fighting;
- (17) activities undertaken as an operator or crew member of any transport provider;
- (18) flying in military aircraft or any aircraft which requires special permits or waivers;
- (19) commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries;
- (20) direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
- (21) an act of Terrorism;
- (22) any loss which is recoverable by compensation under any other workers compensation act, transport accident laws or any other similar legislation or by Government sponsored fund, plan, medical benefit scheme required to be affected by or under a law;
- (23) an epidemic, pandemic or outbreak of an infectious disease or virus or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these;
- (24) treatment from, or medical advice given, by a doctor or dentist who is You or Your Close Relative except in a life-threatening emergency.

## How do I make a claim?

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**Overseas emergency** – Call Chubb Assistance on +61 2 8907 5666.

**Non-emergency** – Making a claim is quick and easy: in 4 steps You can submit Your claim online by visiting the Chubb Claims Centre [www.chubbclaims.com.au](http://www.chubbclaims.com.au)

### **What will I need to submit a claim online?**

You (or Your representative) will need to provide:

1. The Group Policy number as shown in these Terms and Conditions, which enables Us to verify the Group Policy details.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
  - medical or doctors' reports;
  - additional evidence that We may request to enable Us to assess Your claim; and
  - intended payee information, which allows Us to quickly make approved payments.

### **What should I do before I submit a claim?**

Take all reasonable steps to mitigate any further losses or unreasonable and unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses.

### **When should I notify Chubb of my claim?**

You should advise Us as soon as possible of an occurrence or an Event which could lead to a claim, or within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practicable.

### **Will I need to undertake a medical examination?**

If required and to enable Us to confirm if the benefit within the Group Policy responds or continues to respond to an Event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require.

### **Can I claim under these Terms and Conditions if I can claim for the same expense under another insurance policy eg. my private health insurance?**

If You wish to submit Your claim under these Terms and Conditions, please advise Us if You have already made a claim under any other insurance policies or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your expenses under these Terms and Conditions or any other policies cannot exceed Your expenses.

### **Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?**

No, expenses incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under these Terms and Conditions. These expenses are payable by You.

### **Can I admit liability if an Event occurs which may give rise to a claim?**

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us. You should request the claim against You be put in writing.

### **Do I need to help Chubb make recoveries for any amounts paid under the Group Policy?**

Yes, You may need to help Us to make recoveries of any amounts that We pay You under the Group Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Group Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

### **How long will it take for my claim to be assessed?**

Once all evidence to support Your claim has been submitted, if We approve Your claim, We will settle Your claim within five (5) business days.

### **If my claim is approved, how long will it take for me to receive payment?**

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

### **If I die, will my estate be able to claim under the Group Policy?**

Yes, as the Group Policy provides cover in the event of Your death, Your estate will be able to make a claim under the Group Policy.

### **I don't have internet access / an email address to submit my claim online; can I still submit a claim?**

Yes, however this may increase the time taken to assess Your claim. You can call Us on **1800 803 548** to request a claim form to be mailed out to You which can then be mailed back to Us. Hours of operation: 8:30am to 5pm Monday to Friday.

## Privacy Statement

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In this Statement, **We**, **Our** and **Us** means Chubb Insurance Australia Limited (**Chubb**).

**You** and **Your** refers to Our customers and prospective customers as well as those who use Our Website. This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time-to-time and where this occurs, the updated Privacy Policy will be posted to Our [website](#). Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (**APPs**), as amended or replaced from time-to-time.

### **Why We collect Your Personal Information**

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

#### How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g., in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

#### When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e. group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Your Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

#### Your decision to provide Your Personal Information

In dealing with Us, You agree to provide Us with Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

#### Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com) if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return it to:

Email: [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com)

Fax: + 61 2 9335 3467

Address: GPO Box 4907  
Sydney NSW 2001

#### Further information request

If You would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer

Chubb Insurance Australia Limited

GPO Box 4907

Sydney NSW 2001

+61 2 9335 3200  
[Privacy.AU@chubb.com](mailto:Privacy.AU@chubb.com)

### How to make a complaint

If You are not satisfied with Our organisation, services, Our response to Your enquiry, or You have any concerns about Our treatment of Your Personal Information or You believe there has been a breach of Our Privacy Policy, or You are not satisfied with any aspect of Your relationship with Chubb and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service

Chubb Insurance Australia Limited

GPO Box 4065

Sydney NSW 2001

P +61 2 9335 3200

F +61 2 9335 3411

E [complaints.AU@chubb.com](mailto:complaints.AU@chubb.com)

For more information, please read Our [Complaints and Customer Resolution](#) policy.

## Complaints and Dispute Resolution Process

We understand that You could be dissatisfied with Our organisation, Our products and services, or the complaints handling process itself. We take all Our customer's concerns seriously and have detailed below the complaints process that You can access.

### Complaints and Customer Resolution Service

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#### Contact Details

If You are dissatisfied with any aspect of Your relationship with Chubb including Our products or services and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service

Chubb Insurance Australia Limited

GPO Box 4065

Sydney NSW 2001

P +61 2 9335 3200

F +61 2 9335 3411

E [complaints.AU@chubb.com](mailto:complaints.AU@chubb.com)

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

#### Process

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

#### Our response

We will acknowledge receipt of Your complaint within one (1) business day of receiving it from You, or as soon as practicable. Following acknowledgement, within two (2) business days We will provide You with the name and relevant contact details of the CCR Service team member who will be assigned to liaise with You regarding Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation at least every ten (10) business days and will make a decision in relation to Your complaint in writing within thirty (30) calendar days. If We are unable to make this decision within this timeframe, We will provide You with a reason for the delay and advise of Your right to take Your complaint to the Australian Financial Complaints Authority (**AFCA**) as detailed below, subject to its Rules. If Your complaint 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.

To the extent allowable at law, if You request copies of the information We relied on to make a decision about Your complaint, We must provide it within ten (10) business days of Your request. Please see the General Insurance Code of Practice 2020 ([codeofpractice.com.au](http://codeofpractice.com.au)) or contact Us for further details.

Please note that if We have resolved Your complaint to Your satisfaction by the end of the fifth (5th) business day after We have received it, and You have not requested that We provide You a response in writing, We are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

#### External Dispute Resolution

If You are dissatisfied with Our complaint determination, or We are unable to resolve Your complaint to Your satisfaction within thirty (30) days, You may refer Your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (**ASIC**). 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 consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

P 1800 931 678 (free call)

F +61 3 9613 6399

E [info@afca.org.au](mailto:info@afca.org.au)

W [www.afca.org.au](http://www.afca.org.au)

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to Your circumstances expires.

## General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at [codeofpractice.com.au](http://codeofpractice.com.au) and on request. As a signatory to the Code, We are bound to comply with its terms. As part of Our obligations under Parts 9 and 10 of the Code, Chubb has a [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10). The Code is monitored and enforced by the Code Governance Committee.

## Sanctions

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This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.