



NAB Commercial Cards Transit Accident Insurance

**Policy Information Booklet
Effective 1 November 2023**

Contact Allianz Global Assistance Claims & Enquiries

You can contact Allianz Global Assistance for claims and enquiries using the contact details below.

Online: Access claim forms 24 hours a day 7 days a week at: travel.agaassistance.com.au/nab/make-a-claim

Phone 1800 187 025 (within Australia)

Enquiries

Monday to Friday 8.00am to 7.00pm AEST

Claims

Monday to Friday 8.30am to 5.00pm AEST

Email cardclaims@allianz-assistance.com.au

24-Hour Emergency Assistance

Please call emergency services immediately if your condition is life threatening

ALLIANZ GLOBAL ASSISTANCE

Within Australia: 1800 227 773

From overseas: +617 3305 8800

Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

Changes to this booklet

The information in this booklet is subject to change from time to time and is correct and current as at the date on the cover. The Termination or variation of cover clause on page 3 sets out the notice the Bank will provide to you when changes are made to the terms and conditions related to the insurance cover available to you or where the policy is terminated. A new policy information booklet reflecting the changes will be made available on the Bank's website www.nab.com.au.

The Insurer is:

Allianz Australia Insurance Limited (Allianz)

ABN 15 000 122 850, AFSL 234708 of Level 10, 16

Carrington Street, Sydney NSW 2000.

The Group Policy is issued and managed by:

AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631

trading as Allianz Global Assistance of Level 16,

310 Ann Street, Brisbane, QLD 4000.

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Important information about the complimentary cover available

Introduction

This booklet describes the complimentary insurance benefits provided by Allianz Australia Insurance Limited (Allianz), which are available to Commercial Card Cardholders.

Cover applies to events occurring on or after 1 November 2023. You are not covered for events occurring after termination of, or the expiry of the period of the Group Policy. The Bank will advise accountholders of any replacement cover.

Allianz – the insurer

This cover is available under a Group Policy issued to the Bank by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance of Level 16, 310 Ann Street, Brisbane, QLD 4000 (Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of Level 16, 10 Carrington Street, Sydney, NSW 2000 (Allianz). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz.

The cover described in this booklet is available for your benefit under a Group Policy entered into between Allianz Global Assistance on behalf of Allianz and the Bank.

The Bank is the Group Policy owner. When eligible, you have the benefit of cover as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth).

There is no obligation to accept any of these benefits. However, if an eligible beneficiary wishes to claim any of these benefits, they will be bound by the definitions, terms, conditions, exclusions, limits, applicable sub-limits and claims procedures contained in this booklet.

Please read this booklet carefully and keep it in a safe place.

Also please keep detailed particulars and proof of any loss. Examples may include sales receipts and NAB commercial card account statements showing any purchases.

The Bank is not the issuer (insurer) of the cover

The Bank is not the issuer (insurer) of the cover and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under the cover available.

These benefits are available to the beneficiaries upon meeting the eligibility requirements under this cover. Neither the Bank nor any of its related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or any of their related companies and the Bank does not receive any commission or remuneration in relation to the insurance set out in this booklet.

Termination or variation of cover

The Bank or Allianz may terminate or agree to vary the terms, conditions and cover available to cardholders under the Group Policy as set out in this booklet. If this occurs, the Bank will give the accountholder at least 30 days' written notice before the termination or change takes effect. The Bank may give less notice, or publish the notice on the Bank's website if:

- there is a minor change with no effect to the cardholders' cover or the eligibility criteria (e.g. a change of contact details); or
- the variation is favourable to the cardholder (in which case the Bank will take reasonable steps to provide written notice as soon as reasonably possible); or
- The Bank and Allianz is reasonably required to act quickly to change the terms of the Group Policy to manage a material and immediate risk arising from:
 - a. a potential or actual breach of any law; or
 - b. a proposed change in, or interpretation of, a law or any decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service, regulatory or other similar body.

A risk will be considered material and immediate if to protect the Bank's and/or Allianz' legitimate business interests, the Bank and/or Allianz are required to act quickly to change the terms, conditions and/or cover, or terminate the cover, as set out in this booklet.

Where there is a termination or change to the terms, conditions and/or cover as set out in this booklet, the existing terms, conditions and/or cover will only apply to events occurring before the date of the change or termination.

Where the Group Policy is terminated, no cover is available for events occurring after the date of termination. The Bank will provide accountholders with details of any replacement cover and its relevant effective date.

Other insurances

If you are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a comprehensive travel insurance policy for your overseas journey), in respect of the same loss as your claim under the Group Policy, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth) Allianz is not liable to provide indemnity under the Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover available under the Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

If you make a claim under another insurance policy and you are not paid the full amount of the claim, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), the cover available to you under the Group Policy will make up the difference, to the extent of cover that applies, in accordance with the terms and conditions contained in this booklet.

Should we make payment to you for the full amount of the claim, we may seek contribution from your other insurer. In such circumstances, you must give us any information that we reasonably require to help us make a contribution claim from the other insurer.

Limitation of cover

Regardless of any other provision of the policy, we shall not be deemed to provide cover or be liable to pay any claim or provide any benefit (including a refund on premium) under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Allianz Global Assistance Privacy Notice

To offer or provide you with our insurance services, we, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance' and as agent for the insurer Allianz, collects, stores, uses, and discloses your personal information including sensitive information. The insurance cover arises from a Group Policy taken out between your bank and Allianz and under which you are entitled to cover as a beneficiary when you meet the eligibility criteria set out in the Group Policy wording.

We usually collect your personal information directly from you, but sometimes from others depending upon the circumstances.

For example, when you make a claim for cover, we may collect your personal information from you, the Group Policy holder (to check you have met eligibility requirements), your family members and travel companions, as well as from third parties that provide services including doctors, hospitals, airlines, travel and accommodation providers, your agents and representatives, our agents, and other service providers. We are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations, including the Privacy Act 1988 (Cth). We collect your personal information to enable us to properly assess and manage your insurance claim, and to provide the services we have agreed to provide under the Group Policy. For example, we collect your name, address, date of birth, email address, and sometimes your medical information, bank account details, as well as other information we collect through devices like 'cookies' when you visit our website such as your IP address and online preferences.

We use your personal information to offer and provide our services and to manage your and our rights and obligations in connection with your claim. For instance, we use it to check, process, and finalise your insurance claim. We may also use it for product development, customer data analytics, research, IT systems maintenance and development, recovery against third parties, for the detection and investigation of fraud, and for other purposes with your consent or where permitted by law.

We do not use your personal or sensitive information for

marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist us to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, your agents, your travel group leader if you travel in a group, your bank (NAB) if you are the beneficiary of the Bank's credit card insurances, insurance reference bureaux, and our related and group companies including Allianz. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA.

When you provide personal information to us about other individuals, we rely on you to have first obtained the individual's consent, and to have made them aware of the matters set out in this Privacy Notice.

You may also seek access to your personal data and ask us to correct and update it. We will delete your personal data when we no longer need it for a legitimate purpose.

You may not access or correct personal information of others unless you have been authorised by their express consent, or unless they are your dependants under 16 years of age.

If you have a request or complaint concerning your personal information or about data privacy, please contact: The Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 5288, Sydney NSW 2001 if you have a complaint.

For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at www.allianz-assistance.com.au and click on the 'Privacy & Security' link in the footer.

If you do not agree with the matters set out in our privacy policy or will not provide us with the personal information we request, we may not be able to provide you with our services including the assessment and payment of any claims. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why.

Definitions

There are some words in this booklet that have a special meaning. When the following words and phrases appear in this booklet they have the meanings given below. The use of the singular shall also include the use of the plural and vice versa.

accident/accidental/accidentally means a sudden, unforeseen and unintended event.

acountholder means any NAB customer, being a business entity or corporation who has entered into a NAB commercial card facility.

Allianz means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.

Allianz Global Assistance means AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.

Bank means National Australia Bank Limited (NAB) ABN 12 004 044 937 of Level 28, 395 Bourke Street, Melbourne, VIC, 3000.

cardholder means an Australian resident who is the acountholder or an Australian resident who has been nominated by the acountholder and issued with a NAB commercial card by NAB, at the request of the acountholder.

Group Policy means an insurance policy on the terms and conditions set out in this booklet, issued by Allianz Global Assistance on behalf of the Insurer Allianz, under which the Insurer does, by operation of section 48 of the Insurance Contracts Act, provide insurance cover benefits for cardholders as third party beneficiaries (as that term is defined in the Insurance Contracts Act).

injury, injured or injuries means bodily injury caused solely and directly by accidental, visible and external means, which happens at a definite time and place during your period of cover and does not result from any illness, sickness or disease.

loss of as used with reference to a hand or a foot means severance through or above the wrist or ankle joint.

NAB means National Australia Bank Limited ABN 12 004 044 937, and Australian Credit Licence 230686.

NAB commercial card means a current and valid:

- NAB Rewards Business Signature Card; or
- NAB Qantas Business Signature Card.

overseas means outside of Australia and its territories.

reasonable means:

- for situations where we ask you to do something such as to assist us, or to provide documents or information, or to take reasonable care or to make reasonable efforts – to the extent that is practically achievable by you and within your control or ability using ordinary efforts;
- for legal costs or expenses - the usual or normal legal costs and expenses incurred in defending or settling a claim, including engaging a mid-tier firm of lawyers, their reasonable disbursements etc, not extravagant;
- for conduct, acts or knowledge of ‘a reasonable person’ – what would be expected of an average person in the circumstances having regard to common community standards and fairness, and achievable by the insured through normal endeavours;
- for any other circumstances - what is reasonable in the circumstances, having regard to common community standards, and fairness.

transportation means a plane, train, tourist bus or ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers.

trip means an overseas passage by the cardholder as a paying passenger on transportation.

we, our and us means Allianz Australia Insurance Limited and its agent AWP Australia Pty Ltd trading as Allianz Global Assistance.

you and your means the cardholder when eligible for cover.

Part A – Eligibility for Cover

Who is eligible?

Cardholders are eligible for Transit Accident Insurance if:

- the trip was authorised by the accountholder; and
- the entire payment for the trip was charged to the accountholder's NAB commercial card facility prior to the commencement of the trip.

Part B – Period of Cover

Provided you meet the eligibility criteria set out in Part A – Eligibility for Cover, cover is available when:

- a. you board transportation for your trip and ends when you disembark from your transportation at the end of your trip;
- b. boarding or alighting, being when you physically get on or off transportation, at any airport, coach depot, railway station or dock during your trip; and
- c. travelling as a passenger in transportation directly to or from any airport, coach depot, railway station or dock immediately before or after the scheduled trip.

Part C – Benefit Limits

The Aggregate Limit of Liability and the table below set out the maximum limits of what we will pay under Transit Accident Insurance.

All limits and sub-limits are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, exclusions, limits and sub-limits.

Aggregate limit of liability

This Transit Accident Insurance contains an aggregate (maximum) limit of liability for claims from all eligible cardholders arising from the one event.

The most we will pay under Transit Accident Insurance cover for one event (e.g. a bus crash) is \$1,500,000.

This means that regardless of the number of cardholders involved in an event who suffer injury, we will pay each on a proportional basis (using the amounts in the table appearing in Part C – Benefit Limits) up to total of \$1,500,000.

For example, if four cardholders lost their lives in the same bus crash, we would pay \$375,000 to each of their legal representatives.

Maximum benefit amounts

The table below sets out the maximum Benefit Amounts we will pay under Transit Accident Insurance if an aggregate limit of liability does not apply (see above).

Injury	Benefit Amount
Loss of life	\$750,000
Loss of both hands or loss of both feet	\$250,000
Loss of one hand and loss of one foot	\$250,000
Loss of entire sight of both eyes	\$250,000
Loss of entire sight of one eye and loss of one hand or loss of one foot	\$250,000
Loss of one hand or loss of one foot	\$125,000
Loss of entire sight of one eye	\$125,000

If an eligible cardholder sustains more than one injury arising from an event, we will only pay for one injury, being the injury suffered by the eligible cardholder which attracts the highest Benefit Amount.

Part D – Excess & Exclusions

Excess

No excess applies to any claim payable under Transit Accident Insurance.

Exclusions

The exclusions below set out what is not covered.

You should also read each section as they contain specific exclusions that also apply.

To the extent permitted by law we do not cover you for any loss, damage or expense caused by or arising from:

1. any indirect losses or consequential liability of any kind. This means we do not cover you for anything not expressly described in the cover sections of this policy. Some examples of what we will not pay for include loss of income, loss of profits, medical expenses or punitive damages;
2. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a medical adviser informs you that you are terminally ill;
3. your intentional self harm or your suicide or your attempted suicide;
4. your claim arising from, or caused, or contributed to by an illegal or criminal act by you or any other person acting with your consent or under your direction;
5. you failing to take reasonable care;
6. flying other than as a passenger in a fully licensed aircraft operated by an airline;
7. your participation as a crew member or pilot of any transportation;
8. any act of terrorism;
9. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
10. a nuclear reaction or contamination from nuclear weapons or radioactivity;
11. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for

the purpose of harming or to destroy human life and/or create public fear;

12. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) under this policy to the extent that provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Part E – The Cover Available

If, during the period of cover available you suffer an accident that causes an injury listed in Part C - Benefit Limits within twelve (12) consecutive months of the accident, we will pay you the Benefit Amount (unless reduced by the Group Policy aggregate limit of liability) specified for the injury listed in Part C - Benefit Limits, that you suffered.

In addition, if during a trip:

- a. you are unavoidably exposed to the elements due to an accident which results in the disappearance, sinking or wrecking of the transportation on which you were travelling and as a result of such exposure you suffer an injury for which a Benefit Amount (unless reduced by the Group Policy aggregate limit of liability) is payable ;
- b. you disappear due to an accident which results in the disappearance, sinking or wrecking of the transportation on which you were travelling and your body has not been found within twelve (12) consecutive months after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that you died,

we will pay the applicable Benefit Amount (unless reduced by the Group Policy aggregate limit of liability) listed in Part C - Benefit Limits to you, or to your estate in the case of your death.

If you suffer more than one injury as a result of the accident, we will pay you no more than the specified Benefit Amount for the most serious injury listed in Part C - Benefit Limits that you suffered.

Claims

How to make a claim

Please do not contact the Bank in the event of a claim.

First check that you are entitled to claim by reading the appropriate section in this booklet, especially Part D, to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

Allianz Global Assistance administers the benefits available under the Group Policy. You should give Allianz Global Assistance notice of your claim as soon as possible.

In order to be sure that any expenses you claim are covered by the Group Policy you should always, when practicable, contact Allianz Global Assistance for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

You are not covered for any claim made after termination of, or the expiry of the period of insurance specified in, the Group Policy. The Bank will provide you with details of any replacement cover.

You can obtain claim forms and information on how to make a claim at: travel.agaassistance.com.au/nab/make-a-claim

Allianz Global Assistance will consider your claim within 10 business days of receiving a completed claim form and all reasonably requested documentation. If they need additional information, a written notification will be sent to you within 10 business days.

If there is a delay in claim notification, or you do not provide sufficient detail for Allianz Global Assistance to consider your claim, we can reduce any claim payable by the amount of prejudice we have suffered because of the delay.

You should give any information Allianz Global Assistance reasonably asks for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts.

If required Allianz Global Assistance may ask you to provide them with translations into English of any such documents to enable their consideration of your claim.

You should take all reasonable steps to co-operate in relation to providing supporting evidence and such other information that may reasonably be required.

Claims are payable in Australian Dollars

We will pay all claims in Australian dollars. We will pay you unless you tell us to pay someone else. The rate of currency exchange that will apply is the rate at the time you incurred the expense. Payment will be made by direct credit to a bank account nominated by you.

Recovery

If we have a claim against someone in relation to the money we have to pay or we have paid, you must take reasonable steps to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you should take reasonable steps to inform us of such third party.

When making a claim you should tell us about any other insurance under which you are or might be able to claim. If you can claim from another insurer and we also pay you in respect of the same insured event, then you will be required to refund to us the amount we paid if the other insurer also paid you.

You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

If during the period of cover made available, you suffer a loss which is not fully covered by the Group Policy, we may offer to attempt to recover your uninsured loss for you.

You may specifically ask us to recover this for you however, we have no obligation to do so. You will need to give us documents supporting your loss. Before we include any uninsured loss in a recovery action we will also ask you to agree to the basis on which we will handle your uninsured recovery action. You may need to contribute to reasonable legal costs in some circumstances.

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 under the Group Policy.
3. To you, your uninsured loss (less your excess).
4. To you, your excess.

Once we pay your total loss (including your uninsured loss and any excess) 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 will need to pay us the amount of that payment up to the amount of the claim we paid you.

How GST may affect your claim

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.

Fraud

When making a claim you have a responsibility to assist us and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if you or anyone acting on your behalf uses fraudulent means to make a claim on the cover described in this booklet, then no payment will be made in regard to the claim. Also the Bank will be informed of the situation and you may no longer be eligible for the cover described in this booklet.

Complaints and disputes

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. AFCA's contact details are:

The Australian Financial Complaints Authority

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3

Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the inside front cover.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the inside front cover of this booklet. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au.

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For more information visit

nab.com.au

or call us on **13 10 12**

Monday to Friday, 8am to 8pm (AEST/AEDT)

Saturday to Sunday, 9am to 6pm (AEST/AEDT)

or ask at your **local branch**



Help for people with hearing or
speech communication difficulties.

Contact us on **13 29 28** through
the National Relay Service.