

CHANGES TO ANZ PLATINUM AND BLACK CREDIT CARD COMPLIMENTARY INSURANCE

The ANZ Platinum and Black Personal Credit Cards Complimentary Insurance Policy Information Booklet dated 8 November 2023 (**Booklet**) is changing effective from **7 June 2024**. On this date a new ANZ Platinum and Black Personal Credit Cards Complimentary Insurance Policy Information Booklet will come into effect and will replace the existing Booklet. For more information on the change, please visit www.anz.com/allianz.

WHAT HAPPENS TO EVENTS OCCURRING BEFORE 7 JUNE 2024

If an insurable event occurred before **7 June 2024**, the event will be covered under the terms of the ANZ Platinum and Black Personal Credit Cards Insurance Policy Information Booklet¹ dated 8 November 2023.

WHAT HAPPENS TO EVENTS OCCURRING ON AND AFTER 7 JUNE 2024

If an insurable event occurred on or after **7 June 2024**, the event will be covered under the terms of the ANZ Platinum and Black Personal Credit Cards Complimentary Insurance Policy Information Booklet¹ dated **7 June 2024**.

FURTHER INFORMATION

If you have any questions about this document or how the changes apply to you, please contact Allianz Global Assistance on 1300 135 271 (within Australia) or by email to ANZTravelTeam@allianz-assistance.com.au.

The below table provides a limited summary of the upcoming changes to the ANZ Platinum and Black Personal Credit Cards Complimentary Insurance Policy Information Booklet, other changes may apply. All changes are effective from **7 June 2024**. It is important you read the updated Booklet in full to understand all the changes.



Insurance Section / Clauses	What is changing?												
Limitation of Cover	<p>Replace with ‘Regardless of anything contained in this Policy to the contrary, we shall not be liable to provide any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision or goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.’</p>												
Definitions	<p>Add new definition of “ANZ Black Credit Card”, “ANZ Platinum Credit Card”, “pregnancy-related” and “Proof of ownership and value”.</p> <p>Updated definition of “Reasonable” and “return overseas travel ticket”.</p> <p>Remove definition of “unlimited”.</p>												
International Travel Insurance (For Persons Aged Under 81 Years) Part B – Period of Cover	<p>Period of Cover is replaced with “Up to six (6) consecutive months for ANZ Black Credit Card cardholders, their spouses and/or dependants. Up to three (3) consecutive months for ANZ Platinum Credit Card cardholders, their spouses and/or dependants.”</p>												
International Travel Insurance (For Persons Aged Under 81 Years) Part C – Benefit Limits	<p>Updates made to the following sections:</p> <table border="1" data-bbox="327 1375 940 1942"> <thead> <tr> <th data-bbox="327 1375 474 1554">Current Benefit</th> <th data-bbox="474 1375 625 1554">Current Benefit limit</th> <th data-bbox="625 1375 791 1554">New benefit effective 7 June 2024</th> <th data-bbox="791 1375 940 1554">New benefit limit effective 7 June 2024</th> </tr> </thead> <tbody> <tr> <td data-bbox="327 1554 474 1839">Overseas Emergency Assistance</td> <td data-bbox="474 1554 625 1839">Unlimited</td> <td data-bbox="625 1554 791 1839">Overseas Emergency Assistance (including Medical Evacuation and Repatriation)</td> <td data-bbox="791 1554 940 1839">\$20 million</td> </tr> <tr> <td data-bbox="327 1839 474 1942">Overseas Emergency Medical</td> <td data-bbox="474 1839 625 1942">Unlimited</td> <td data-bbox="625 1839 791 1942">Overseas Emergency Medical</td> <td data-bbox="791 1839 940 1942">\$20 million</td> </tr> </tbody> </table>	Current Benefit	Current Benefit limit	New benefit effective 7 June 2024	New benefit limit effective 7 June 2024	Overseas Emergency Assistance	Unlimited	Overseas Emergency Assistance (including Medical Evacuation and Repatriation)	\$20 million	Overseas Emergency Medical	Unlimited	Overseas Emergency Medical	\$20 million
Current Benefit	Current Benefit limit	New benefit effective 7 June 2024	New benefit limit effective 7 June 2024										
Overseas Emergency Assistance	Unlimited	Overseas Emergency Assistance (including Medical Evacuation and Repatriation)	\$20 million										
Overseas Emergency Medical	Unlimited	Overseas Emergency Medical	\$20 million										

Insurance Section / Clauses	What is changing?			
	Current Benefit	Current Benefit limit	New benefit effective 7 June 2024	New benefit limit effective 7 June 2024
	Accidental Death	\$50,000 per cardholder \$50,000 per spouse \$1,000 per dependant	Accidental Death	\$50,000 per cardholder \$50,000 per spouse \$25,000 per dependant Up to a maximum total limit of \$150,000
	Additional Expenses	Unlimited	Additional Expenses	Up to a maximum total limit of \$100,000
	Hijack	Unlimited	Hijack	Up to a maximum total limit of \$10,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse
International Travel Insurance Part D – Excesses and General Exclusions	The excess for claims has increased from \$350 to \$500, where an excess is applicable.			

Insurance Section / Clauses	What is changing?
<p>International Travel Insurance Part D – Excesses and General Exclusions</p> <p>Domestic Travel Insurance Part D - Excesses and General Exclusions</p> <p>Rental Vehicle Excess Insurance in Australia Part D - Excesses and Exclusions</p> <p>Purchase Protection Insurance Part D - Excesses and Exclusions</p> <p>Extended Warranty Insurance Part D - Excesses and Exclusions</p>	<p>Added ‘...providing cover or being liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This clause shall apply where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.’</p>
<p>International Travel Insurance Part E – The Cover Available</p>	<p>Added “In order to be sure that you are covered under this policy where reasonable, you should always call us for approval before you incur certain expenses. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.”</p>
<p>International Travel Insurance Part E – Pre-Existing Medical Conditions</p>	<p>Added “Please ensure that you read the definition of pre-existing medical condition in the section headed Definitions. The definition makes reference to ‘a condition of which a reasonable person in the circumstances should have been aware of’. Reference to a reasonable person is a reference to what would have been expected of an average person in the circumstances.”</p> <p>The Section of “PRE-EXISTING MEDICAL CONDITIONS THAT WE MAY COVER (SOME RESTRICTIONS APPLY)” has been removed.</p>

Insurance Section / Clauses	What is changing?
International Travel Insurance Part E – Section 1.1 Overseas Emergency Assistance, Section 1.4 Evacuation & Repatriation and Section 3.8 Personal Safety Evacuation	Section 1.4 Evacuation & Repatriation and Section 3.8 Personal Safety Evacuation have been removed , however included in Section 1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation).
International Travel Insurance Part E – The Cover Available Domestic Travel Insurance Part E – The Cover Available Rental Vehicle Excess Insurance in Australia Part E – The Cover Available	Added "In order to be sure that you are covered under this policy you should always call us for approval before you incur certain expenses. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first."
Rental Vehicle Excess Insurance in Australia Part E – The Cover Available	Added "In order to be sure that you are covered under this policy you should always call us for approval before you incur certain expenses. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first."

Complimentary insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 has issued a group policy to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL and Australian credit licence 234527 which allows eligible ANZ account holders and cardholders to claim under the group policy as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the ANZ Platinum and Black Personal Credit Cards Complimentary Insurance Policy Information Booklet which may be amended from time to time. An excess may be deducted from any benefit paid. ANZ does not guarantee this insurance. Any advice has been prepared without taking into account your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice.

¹ Terms, conditions, exclusions, limits, applicable sub-limits and eligibility criteria apply. Please read the ANZ Platinum and Black Credit Cards Complimentary Insurance Policy Information Booklet applicable to the date the insurable event occurred for more information.

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Australian Credit Licence Number 234527. Item No. 98901 02.2024 WZ139741