

Business Vantage Visa Credit Card Insurances

Complimentary Insurance Policy
Information Booklet.

Effective date: 10 May 2023

You've got questions? We've got time to talk.

For Complimentary Insurance claims and enquiries, contact Allianz Global Assistance



1800 091 710

Monday to Friday: 8am to 8pm AEST

Saturday: 8am to 5pm AEST

For Card related queries, contact St.George



Ask at any branch



13 33 30

Monday to Friday: 8am to 8pm AEST



stgeorge.com.au

Accessibility support

At any time, you can inform us how you would prefer to be contacted.

If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS).

To use the NRS, you can register by scanning the QR Code or visiting

infrastructure.gov.au/national-relay-service



Visit **stgeorge.com.au/accessibility** for further information on our accessible products and services for people with disability.

“QR Code” is a registered trademark of Denso Wave Incorporated.

Claims and enquiries

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



Within Australia: 1800 091 710

Monday to Friday: 8am to 8pm AEST

Saturday: 8am to 5pm AEST



Access claim forms, 24 hours a day, 7 days a week at:

insurance.agaassistance.com.au/stgeorge



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: +61 7 3305 7468

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 correct and current as at the date on the cover however, from time to time it is subject to change. Any changes to terms and conditions related to insurance coverage will be communicated to you in writing. Any minor changes unrelated to insurance coverage will be published on St. George Bank's website at **stgeorge.com.au**

The insurer is:

Allianz Australia Insurance Limited

ABN 15 000 122 850, AFSL 234708

Level 16, 10 Carrington Street, Sydney, NSW 2000.



13 10 00

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.



1800 091 710

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Important information about the complimentary cover available

Introduction

This booklet describes the complimentary insurance benefits provided by Allianz, which are available to St.George Bank accountholders and other eligible beneficiaries. Cover applies to events occurring on or after 10 May 2023. You are not covered for events occurring after termination of or the expiry of the period of the group policy. St.George Bank will provide accountholders with details of any replacement cover.

Allianz - the insurer

These covers are available under a group policy issued to Westpac Banking Corporation, ABN 33 007 457 141, AFSL and Australian credit licence No 233714, trading as St.George Bank (St.George Bank), of 275 Kent Street, Sydney, NSW 2000, by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance of 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, 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 covers described in this booklet are available for your benefit under a group policy entered into between Allianz Global Assistance and St.George Bank. St.George Bank is the 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 you wish to claim any of these benefits, you 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 including St.George Bank card account statements showing any purchases.

St.George bank is not the issuer (insurer) of this cover

St.George Bank is not the issuer of these covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under these covers.

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

Termination or variation of cover

St.George Bank or Allianz Global Assistance may terminate any one or all of the covers described in this booklet, and if so St.George Bank will notify accountholders of the termination or change in writing. The existing cover will only apply to events occurring before the date of change or termination. No cover is available for events occurring after the date of termination. St.George Bank will provide accountholders with details of any replacement cover.

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.

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.

We may seek contribution from your other insurer. You must give us any information that we reasonably require to help us make a claim from the other insurer.

Limitation of cover

Irrespective 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) hereunder 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 (St. George 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 (St. George Bank) 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 5218, 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 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. These words and their meanings are set out in the table below. Headings have been included for ease of reference but do not form part of the terms and conditions of the cover available.

Word	Meaning
accident, accidental, accidentally	a sudden, unforeseen and unintended event.
accountholder	any St.George Bank customer, being a business entity or corporation, who has entered into a St.George BusinessVantage Visa Card facility with St.George Bank.
Allianz	Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.
Allianz Global Assistance	AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.
card account	<ul style="list-style-type: none"> • A current and valid St.George Bank card facility provided by St.George Bank to which purchases made by cardholders on a St.George Bank card are charged; or • the primary account linked to a St.George Bank card to which a transaction is routed by any electronic funds transfer facility.
cardholder	a person who resides in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency), whom St.George Bank, at the request of the accountholder, has issued a St.George BusinessVantage Visa Card.
excess	the deduction we will make from the amount otherwise payable for each claimable incident or event.
home	the place where you normally live in Australia.

Word	Meaning
hospital	an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, or a place for the treatment of alcoholism, drug addiction or substance addiction.
injure injured injury	bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during the period of cover available and does not result from any illness, sickness or disease.
loss of	as used with reference to hand or foot means severance through or above the wrist or ankle joint.
medical adviser	a doctor, a clinical psychologist or a dentist, who is not you, your travel companion or a relative or an employee of you, your travel companion or a relative, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.
reasonable	reasonable, having regard to the circumstances.
relative	<ul style="list-style-type: none"> • spouse, fiancée, fiancée; • parent, parent-in-law; step parent, guardian; grandparent; • child, grandchild, step child, foster child, ward; • brother, half brother, step brother, brother-in-law, sister, half sister, step sister, sister-in-law; • daughter-in-law, son-in-law; or • uncle, aunt, niece, nephew. <p>Relative does not include any other person.</p>

Word	Meaning
sick, sickness	a medical condition (including a mental illness), not being an injury, the signs or symptoms of which first occur or manifest during the period of cover available.
spouse	the partner of the cardholder who is in a permanent relationship with the cardholder at the time the trip starts.
St.George St.George Bank	St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141, AFSL and Australian credit licence 233714.
St.George BusinessVantage Visa Card	a St.George Bank BusinessVantage Visa Card credit card, which at the request of the accountholder, has been issued to a cardholder and is authorised for worldwide use.
transportation	an aircraft, vehicle, taxi, train, bus or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers. Transportation does not include any other means of transport.
travel companion	a person with whom you made arrangements before the trip began, to travel with you for at least fifty per cent (50%) of the period of cover available for your trip. Travel companion does not include any other person.
trip	an overseas passage by the cardholder and their spouse as fare paying passengers on transportation.
unauthorised transaction	a St.George BusinessVantage Visa Card transaction which has been made by the cardholder but was not authorised in any way by the accountholder and/or was outside the cardholder's authority to transact.
Westpac	Westpac Banking Corporation, ABN 33 007 457 141, AFSL and Australian credit licence 233714.

Word	Meaning
we, our, us	Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance.
you, your, yourself	accountholder, cardholder and spouse if they are eligible for the cover available.

Overseas Transit Accident Insurance

Part A - Eligibility for Cover

Not all insurance covers are available for all St.George Bank cards or all cardholders and different conditions may also be available for different cardholders, so please refer to each Part of this insurance to determine the complimentary insurance benefits that may be available to you.

Eligibility for the covers available depends upon the type of St.George Bank card you have.

Who is eligible?

Cardholders are eligible for the cover available under Overseas Transit Accident Insurance if the entire payment for the trip was charged to the cardholder's card account prior to the commencement of the trip.

Who else is eligible?

If the cardholder is eligible for the cover available, the cardholder's spouse is also eligible provided:

1. the spouse is a resident of Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency); and
2. the spouse is travelling with the cardholder for the entire trip; and
3. the entire payment for their trip was charged to the cardholder's card account prior to the commencement of the trip.

Part B - Period of Cover

Overseas Transit Accident Insurance provides cover when:

- a] you board your 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 Overseas 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 applicable sub-limits.

Aggregate limit of liability

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

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

This means that regardless of the number of cardholders and spouses involved in an event who suffer an 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 \$1,000,000.

For example, if four cardholders lost their lives in the same bus crash, we would pay benefits, calculated as follows:

Four cardholder's Benefit Amount A payment: \$250,000 each = \$1,000,000;

Four accountholder's Benefit Amount B payment: \$25,000 each = \$100,000;

Total benefit amount: \$1,100,000

Dividing the total aggregate exposure (\$1,000,000) by the total benefit amount (\$1,100,000) determines the percentage (90.91%) to proportionally reduce benefits to. In this case, the payable benefits would work out to be:

Four cardholder's Benefit Amount A payment: \$227,273 each = \$909,092;

Four accountholder's Benefit Amount B payment: \$22,727 each = \$90,908;

Total benefit amount payable: \$1,000,000

Maximum benefit amounts

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

Injury	Benefit Amount	
	A	B
Loss of life	\$250,000	\$25,000
Loss of both hands or loss of both feet	\$250,000	\$25,000
Loss of one hand and loss of one foot	\$250,000	\$25,000
Loss of the entire sight in both eyes	\$250,000	\$25,000
Loss of the entire sight in one eye and loss of one hand and/or loss of one foot	\$250,000	\$25,000
Loss of one hand or loss of one foot	\$125,000	\$25,000
Loss of the entire sight in one eye	\$125,000	\$25,000

Benefits payable under this policy will be paid as follows:

- Benefit Amount A - "A" amount will be paid to the cardholder or spouse. When the benefit is payable due to death, the amount will be paid to the cardholder's or spouse's legal representative(s).
- Benefit Amount B - "B" amount will be paid to the accountholder's eligible card account.

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

Part D - Excess and Exclusions

Excess - what you contribute to a claim

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

Exclusions

The exclusions below set out what is not covered.

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

1. your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
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. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
5. you failing to take reasonable care;
6. your travel in any air supported device 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. irrespective 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) hereunder 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.

Part E - The cover available

What we cover

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 in 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 in 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.

Unauthorised Transaction Insurance

Part A - Eligibility

Who is eligible?

Accountholders of a St.George BusinessVantage Visa Card are eligible for the benefit of Unauthorised Transaction Insurance.

Part B - Period of cover

Unauthorised Transaction Insurance is available for the duration of the period that the accountholder's St.George BusinessVantage Visa Card is current and valid.

Part C - Benefit limits

The table below sets out the maximum limits of what we will pay under each section of Unauthorised Transaction Insurance. All limits and sub-limits in the table are shown in Australian dollars.

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

If you need advice in respect of your particular circumstances or needs please consult an appropriately licensed insurance adviser.

Card	Limit
St.George BusinessVantage Visa Card	Up to \$20,000 per individual cardholder, up to a maximum of \$150,000 per accountholder, per 12 months.

Part D - Excess & exclusions

Excess - what you contribute to a claim

No excess applies to any claim under Unauthorised Transaction Insurance.

Exclusions

The exclusions below set out what is not covered.

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

1. any indirect losses or consequential liability of any kind;
2. irrespective 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) hereunder 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;
3. any illegal act committed by you or any person acting on your behalf;
4. any unauthorised transactions incurred by any director, partner, principal or owner of the accountholder, or the spouse/partner, son, daughter, father or mother of the said directors, partners, principals or owners of the accountholder;
5. any loss caused by an act of terrorism.

Part E - The cover available

What we cover

If during the period of cover available an unauthorised transaction is incurred on the accountholder's St.George BusinessVantage Visa Card by a cardholder, we will indemnify the accountholder for the loss they incur up to the limits specified in Part C - Benefit Limits.

Conditions

It is a condition of this insurance that you must take all reasonable steps to ensure your cardholders use their St.George BusinessVantage Visa Card in accordance with your instructions and any authority you have given to the cardholder, including (but not limited to) the following:

- you must instruct your cardholders in writing of the limits of their authority to use their St.George BusinessVantage Visa Card.
- When:
 - you no longer wish a cardholder to use their St.George BusinessVantage Visa Card; or
 - the cardholder’s employment is terminated or the cardholder resigns; or
 - you become aware or suspect that an unauthorised transaction had been transacted (e.g. when an unauthorised transaction shows on a statement) or is likely to be transacted by the cardholder,you must:
 - immediately communicate with the cardholder advising the cardholder that they are no longer authorised to use the St.George BusinessVantage Visa Card; and
 - cancel the cardholder’s St.George BusinessVantage Visa Card.

Subject to the claim being established and admitted by us, we will make payment to you of any unauthorised transaction amounts.

Claims

How to make a claim

Please do not contact St.George 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 of that section, 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. St.George Bank will provide you with details of any replacement cover.

You can obtain claim forms and information on how to make a claim at: insurance.agaassistance.com.au/stgeorge

Allianz Global Assistance will consider your claim within 10 business days of receiving a completed claim form and all necessary 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 or proof of purchase and ownership. 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 co-operate at all times 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 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 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 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 St. George Bank will be informed of the situation and you may no longer be eligible for the cover described in this booklet.

Complaints & 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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St.George acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past and present.

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