

Public Notice of amendments to Westpac Credit Card Overseas Travel Insurance policies



With effect from 1 March 2017 the following changes will be applied to Westpac Credit Card Overseas Travel Insurance policies.

1. Removing the exclusion of dementia within all policies, including:

- Gold Card Insurances
- Ultimate Credit Card Account Insurance policies
- Airpoints Platinum Card Insurances
- Platinum Card Insurances
- Airpoints™ *World Mastercard*® Insurance policies
- *World Mastercard* Insurance policies

General exclusions, Number 11 of the Overseas Travel Insurance policies, which read as follows:

We will not pay under any benefit of this policy for claims arising directly or indirectly out of:

11. Suicide, intentional self-injury, psychiatric, psychological or psychosomatic disorders, depression, stress, anxiety, insanity, dementia or mental disorders not otherwise noted, of you, your relative, business partner or travel companion;

Is removed and replaced with the following:

We will not pay under any benefit of this policy for claims arising directly or indirectly out of:

11. Suicide, intentional self-injury, psychiatric, psychological or psychosomatic disorders, depression, stress, anxiety, insanity or mental disorders not otherwise noted, of you, your relative, business partner or travel companion;

2. Adding BusinessPLUS Mastercard to Platinum Card Insurances only

(including Overseas Travel Insurance, Purchase Protection Insurance and Extended Warranty Insurance)

All definitions of *Platinum Card* found in the Overseas Travel Insurance, Purchase Protection Insurance and Extended Warranty Insurance policies, which read:

Platinum card – means any current and valid Platinum MasterCard issued by Westpac. For the avoidance of doubt, Platinum card does not include Airpoints™ Platinum MasterCards.

Are removed and replaced with the following:

Platinum card – means any current and valid Platinum Mastercard or BusinessPLUS Mastercard issued by Westpac. For the avoidance of doubt, Platinum card does not include Airpoints™ Platinum MasterCards.

Advice for holders of affected BusinessPLUS Mastercards.

- For purchases or trips arranged prior to 1 March 2017, please refer to the Gold Card Insurances document.
- There is no change to the benefits available to you under the Platinum Card Insurances document.

3. Removing BusinessPLUS Mastercard from Gold Card Insurances only

(including Overseas Travel Insurance, Purchase Protection Insurance and Extended Warranty Insurance)

All definitions of *Gold Card* found in the Overseas Travel Insurance, Purchase Protection Insurance and Extended Warranty Insurance policies which read:

Gold card – means any current and valid BusinessPLUS, Gold MasterCard, Gold Visa Card or Gold American Express® Card issued by Westpac.

Are removed and replaced with:

Gold card – means any current and valid Gold Mastercard or Gold Visa Card issued by Westpac.

And all definitions of *Westpac hotpoints® Gold American Express® Card* are removed without replacement.

Advice for holders of affected BusinessPLUS Mastercards.

- Cover for purchases or trips arranged prior to 1 March 2017 under the Gold Card Insurances document remains in force, in accordance with the terms, conditions and exclusions of those policies, so long as you remain a holder of a current and valid BusinessPLUS card.
- For purchases or trips arranged on or after 1 March 2017, please refer to the Platinum Card Insurances policy. There is no change to the benefits available to you under the Platinum Card Insurances document.

4. Removing Westpac hotpoints Gold American Express® card from Gold Card Purchase Protection Insurance and Extended Warranty Insurance only

In Part A, Section 1.1 of the Gold Card Purchase Protection Insurance Policy and in Part A, Section 1.1 of the Gold Card Extended Warranty Insurance policy; the words *or the applicable Westpac hotpoints Gold American Express® Card*

Are removed without replacement.