Mastercard Plus Products Insurance
Titanium Mastercard
Complimentary Event Ticket Protection Insurance Terms and Conditions

Under a policy of group insurance (the "**Group Policy**") which has been issued to the Policyholder by AIG Australia Limited of Level 19, 2 Park Street Sydney NSW 2000 ("AIG"), You (as defined below) are entitled to the insurance coverage detailed in these terms and conditions. Such coverage is however subject to the terms and conditions contained herein.

I. PREAMBLE AND DISCLOSURES

This document contains important information about the Cardholders ("**You/Your**") rights and obligations under the Group Policy and sets out the terms, conditions and exclusions relevant to the cover provided.

The Policyholder is a group purchasing body under the ASIC Corporations (Group Purchasing Body) instrument 2018/751 ("the Instrument") and has arranged the coverage under the Group Policy issued to the Policyholder by the Insurer.

This document also constitutes the necessary disclosure required by the Policyholder as a Group Purchasing Body under the Instrument issued by the Australian Securities and Investments Commission. The Policyholder is not an Authorised Financial Services Licensee as provided for under the *Corporations Act 2001*.

The Policyholder is not the issuer of the insurance coverage and neither the Policyholder nor any of its related corporations guarantee any of the benefits under the Group Policy nor are they under any financial or monetary obligation under the Instrument. You however are a beneficiary under the Group Policy. This means that subject to the terms of the Group Policy, Your right to claim under the Group Policy will be covered and paid by the Insurer.

The cover is provided at no additional cost to You and the Policyholder does not receive any commission or remuneration from the Insurer for arranging this cover.

Neither the Policyholder nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001) of the Insurer. The Policyholder is not authorised to provide any financial advice in respect of the coverage under the Group Policy. You should consider obtaining Your own financial product advice about the coverage under the Group Policy from a person who is able to give such advice under an Australian Financial Services Licence.

If the Group Policy is terminated any claim arising prior to such date of termination will, subject to the terms of the Group Policy, be covered by the Insurer.

The Policyholder will give You prior written notice if the Group Policy ends but does not need to notify You if substantially similar cover applies or will apply. If You are not provided with such notice, the Policyholder is liable to compensate You for any loss or damage You may suffer as a result of the Policyholders failure to notify You.

You are able to verify the current status of Your coverage and whether the Group Policy is still current by contacting the Insurer at:

AIG Australia Limited
Level 19, 2 Park Street
Sydney, NSW 2000
Australia
APAC.Mastercard@aig.com

General Insurance Code of Practice
The Insurer is a signatory to the General Insurance Code of Practice ("Code"). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair, and honest in their dealings with customers.

The Insurer is committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the Code. Their purpose is to drive better Code compliance and helping the insurance industry to improve its service to consumers.
For more information on the Code please visit www.codeofpractice.com.au.

For more information on the Code Governance Committee please visit www.insurancecode.org.au.

Complaints and Feedback

Learning about Your experiences with Us and Our service partners helps to improve the way We do business with You. If You have feedback, or an issue You would like resolved We encourage You to make contact. Below is information on how to contact Us and how We will work together to resolve any concerns You have.

How to provide feedback

1. **Speak to Our Complaints team**

   Our complaints team can be contacted on **1800 339 669**. To get the best out of Your call with Us, please have Your policy and/or claim number available and any specific information about the issue.

2. **Provide Your feedback in writing**

   If You would prefer to provide Your feedback or complaint in writing You can do so by lodging Your complaint on Our website, or by writing to:

   The Complaints Team
   AIG Australia Limited
   Level 13, 717 Bourke Street
   Docklands VIC 3008
   Email: aucomplaints@aig.com

What happens if You make a complaint?

If You make a complaint, We will record Your complaint and make sure that Your concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties.

We will assess Your complaint upon receipt. During the complaints process as set out in this notice, We will meet the following requirements in respect of Your complaint.

1. Acknowledge Your complaint within one (1) business day or as soon as practicable.
2. We will tell You who will handle Your complaint and their contact details.
3. We will, where applicable, keep You informed via Your preferred method of communication of the progress of Your complaint every ten (10) business days, more frequently or necessary or as agreed by both of Us.
4. We will treat Your complaint respectfully and handle all personal information in accordance with Our Privacy Policy.
5. Within 30 calendar days from the date We receive Your complaint, We will provide a response to Your complaint.

If We cannot meet any of the stated time frames, We will communicate to You the reasons why this has not been possible. We will also advise You when You should expect to receive a response or decision, Your right to complain to the Australian Financial Complaints Authority (AFCA) if You are dissatisfied with such reasons and provide You with the contact details for AFCA.

What You can do if You are not happy with Our response or handling of Your complaint

If You are not satisfied with Our response or the handling of Your complaint, You may wish to have the matter reviewed by Our Internal Dispute Resolution Committee ("Committee").

If You wish to have Your complaint reviewed by the Committee, please telephone or write to the complaints team as per the details above. As part of Your request, please include detailed reasons for requesting the review and the outcome You are seeking. This information will assist the Committee in carrying out its assessment and review of Your complaint.

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to You.

If We are unable to provide a response within 30 calendar days of receipt of the initial complaint, We will inform You of (i) the time frame for when Your complaint will be heard by the Committee, (ii) when You should expect to receive a response from the Committee; (iii) the reasons for such delay; (iv) Your right to complain to AFCA if You are dissatisfied with such reasons; and (v) the contact details for AFCA.

You can take Your complaint to AFCA at any time, including:

1. if We have been unable to resolve Your complaint within 30 calendar days;
2. You are dissatisfied with the outcome of Your complaint; or
3. You are dissatisfied with the findings of the Committee.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which We are obliged to comply.

Under AFCA Rules, Your complaint may be referred back to Us if it has not gone through Our complaints process.
AFCA's contact details are:

Australian Financial Complaints Authority (AFCA)
GPO Box 3
Melbourne VIC 3001
Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)

The use of AFCA does not preclude You from subsequently exercising any legal rights which You may have if You are still unhappy with the outcome. Before doing so however, We strongly recommend that You obtain independent legal advice.

If Your complaint does not fall within AFCA's Rules, We will advise You to seek independent legal advice or give You information about any other external dispute resolution options where available to You.

PRIVACY NOTICE

This notice sets out how the Insurer ("AIG") collects, uses and discloses personal information about:

1. **You, if an individual; and**
2. **other individuals You provide information about.**

Further information about Our Privacy Policy is available at www.aig.com.au **or by contacting Us on 1300 030 886 or at** australia.privacy.manager@aig.com**.**

How We Collect Your Personal Information

AIG usually collects personal information from You or Your agents.
AIG may also collect personal information from:

1. Our agents and service providers;
2. other insurers;
3. people who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under Your policy, witnesses and medical practitioners;
4. third parties who may be arranging insurance cover for a group that You are a part of;
5. providers of marketing lists and industry databases; and
6. publicly available sources.

Why We Collect Your Personal Information

AIG collects information necessary to:

1. underwrite and administer Your insurance cover;
2. improve customer service and products and carry out research and analysis, including data analytics; and
3. advise You of Our and other products and services that may interest You.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling Your insurance cover or reducing the level of cover, or declining claims.

To Whom We Disclose Your Personal Information

In the course of underwriting and administering Your policy We may disclose Your information to:

1. Your or Our agents, entities to which AIG is related, reinsurers, contractors or third-party providers providing services related to the administration of Your policy;
2. banks and financial institutions for policy payments;
3. Your or Our agents, assessors, third-party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
4. entities to which AIG is related and third-party providers for data analytics functions;

5. other entities to enable them to offer their products or services to You; and
6. government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, Canada, Bermuda, United Kingdom, Ireland, Belgium, The Netherlands, Germany, France, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which You have a claim and such other countries as may be notified in Our Privacy Policy from time to time.
You may request not to receive direct marketing communications from AIG.

Access to Your Personal Information
Our Privacy Policy contains information about how You may access and seek correction of personal information We hold about You. In summary, You may gain access to Your personal information by submitting a written request to AIG.

In some circumstances permitted under the Privacy Act 1988, AIG may not permit access to Your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints
Our Privacy Policy also contains information about how You may complain about a breach of the applicable privacy principles and how We will deal with such a complaint.

Consent
If applicable, Your application includes a consent that You and any other individuals You provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

II. SUMMARY OF COVER

Subject to the terms contained in this document and the Group Policy, the Insurer agrees to provide the following coverage to the Eligible Cardholders:

Insurance Coverage	**Claim Amount and Excess (AUD)**
Event Ticket Protection	Per Occurrence Limit: Up to $1,200 Annual Aggregate Limit: $1,200 Per Ticket Limit: Up to $150 Excess: NIL Annual Maximum of Covered Events: 2 Annual Maximum of Tickets covered: 8

Each insurance benefit limit described in this document is in Australian Dollars (AUD). Payment of claims will be made in Australian Dollars (AUD).

Claim Amount and Excess

We will pay (if applicable) up to the Per Occurrence Limit per Eligible Cardholder for each claim as stated in the Summary of Cover table above. For any consecutive twelve-month period within the Group Policy Period, the maximum amount We will pay per Eligible Cardholder for all claims during such consecutive twelve-month period is the Annual Aggregate Limit set out in the table above.

The applicable Excess (if any) is also set out in the table above.

Under the Group Policy, the Insurer agrees to provide coverage to Eligible Cardholders of the Policyholder as set out in the Group Policy and this document and based on information offered by the Policyholder.

III. GENERAL DEFINITIONS

Terms with a specific meaning are defined below and shall have the same meaning wherever they appear with an initial capital letter:

Annual Aggregate Limit means the maximum amount of benefit per Eligible Cardholder under the Event Ticket Protection insurance for which the Insurer is liable within a period of twelve (12) consecutive months prior to the date of loss.

Burglary means the taking of Your property by a person or persons who illegally entered Your Residence using force or violence.

Business means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis, or (ii) any other legal activity in which one is engaged for money or other compensation.

Companion means any person who will attend the Covered Event with You.

Covered Event means the legally organized, planned function with a specific time, date and place that You attend as a spectator or participant and requires a Ticket which is purchased using Your Eligible Card.

Eligible Card means a participating Issuer's Mastercard credit or debit cards which have been issued to Eligible Cardholders.

Eligible Cardholders means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory and where such Eligible Card is issued by a participating Issuer who shall be entitled to receive payment or such other benefit as is provided for in these terms and conditions.

Event Cost means the total amount You paid for the Ticket including any service, handling fees and taxes prior to the start of the Covered Event as stated in the Ticket or purchase receipt.

Group Policy means a contract of insurance between the Insurer and the Policyholder under which insurance coverage is extended to You in accordance with these terms and conditions.

Group Policy Period means the period beginning from 1st August 2026 and until the Group Policy is terminated.

Incident (Incidences) means an unforeseen and involuntary event.

Injury or Sickness means one which requires treatment by a legally Qualified Medical Practitioner and which results in You being certified by the practitioner as unfit to attend any Covered Event.

Issuer means a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard card program in the Territory and is participating in the Ticket Protection insurance offering to Eligible Cardholders.

Natural Catastrophe(s) means fire, named hurricane, typhoon or cyclone; flood; earthquake; tsunami; volcanic action or eruption; and / or any other natural disaster officially declared by a government agency.

Policyholder means Mastercard Asia/Pacific Pte. Ltd. ("**MAPPL**").

Pre-Existing Medical Condition means any ongoing medical condition or conditions which required medical treatment (including consultations or advice) within the 12 months preceding the date of Ticket being purchased.

Qualified Medical Practitioner means a licensed medical practitioner acting within the scope of his / her license who holds a degree of a recognized institution and is registered by the medical council of the respective country to render medical or surgical service. The term Qualified Medical Practitioner includes medical specialists and surgeons. This does not include You, Your Relative, Companion, business associate, employee or employer.

Relative means Your legally married spouse/partner, parent, step-parent, parent in-law, grandparent, child, child in-law, step-child, legally adopted child, grandchild, sibling, sibling in-law, uncle, aunt, niece, nephew and cousin.

Residence means the place in which You principally reside, the majority of the time.

Serious Injury or Serious Sickness means a sickness or injury which requires hospitalization at the direction of a legally Qualified Medical Practitioner and such practitioner certifies that such injury or sickness puts one's life in imminent danger necessitating Your immediate attendance such that an ordinarily prudent person must choose not to attend the Covered Event.

Territory means the country or region where the Eligible Card was issued, in this case, Australia.

Ticket means documentation reflecting a non-refundable, authorized entry admission for a Covered Event that was purchased from the Covered Event organiser, or from a recognized and reputable ticket agent or box office.

Vehicle means Your car, truck or motorcycle properly licensed under Your name for which You have permission to drive and registered to be used on public roads for private use.

We/Us/Our/Insurer means AIG Asia Pacific Insurance Pte. Ltd.

You/Your mean the recipient of a Ticket that is insured under these terms and conditions.

IV. COVERAGE

We will reimburse the non-refundable Event Cost of the Ticket or the actual amount You paid using Your Eligible Card to acquire the Ticket as shown on the receipt, whichever is lower, if You are unable to attend the Covered Event due to the following Incidences which happen on or continues through the date of the Covered Event:

1. Direct damage to Your Residence from a house fire, Burglary or any Natural Catastrophe that requires You to be present at the Residence on the date of the Covered Event;
2. You are prevented from attending the Covered Event due to a Natural Catastrophe;
3. Your Vehicle becomes inoperable while in route to the Covered Event, provided it is thereafter reported to a roadside recovery service, Your primary automobile insurer, or brought to a Vehicle service/repair centre;
4. A sudden and unexpected Business trip that is required by Your employer, which results in You not being able to attend the Covered Event;
5. You are served with a court order or a subpoena, which requires Your appearance in court on the day of the Covered Event;
6. Your death or unforeseen Injury or Sickness or compulsory quarantine which results in You not being able to attend the Covered Event; or
7. Your Relative's death, Serious Injury or Serious Sickness, which results in You not being able to attend the Covered Event.

V. COVERAGE CONDITIONS

1. Our maximum liability under the Event Ticket Protection insurance shall not exceed two (2) Covered Events or eight (8) Tickets in total per Eligible Card within a period of twelve (12) consecutive months prior to the date of loss.
2. The Ticket must be paid in advance by the Eligible Cardholder using the Eligible Card.
3. Reimbursement of the Ticket cannot reasonably be recoverable from any other source.
4. You must make all reasonably necessary arrangements to arrive at the Covered Event on time.
5. You must take all reasonable precautions to prevent any claim.
6. Coverage is effective only if the Ticket is purchased before You become reasonably aware of any circumstances that could lead to the inability to attend the Covered Event.
7. We will only reimburse the Ticket cost if You are unable to attend the entire Covered Event. For the avoidance of doubt, if Your Ticket is for a multi-day Covered Event, We will only reimburse the non-refundable Event Cost if You were unable to attend the entire Covered Event and Your Ticket remains completely unused. However if the event is a multi-day Covered Event and separate Tickets are issued for each day with the face value of the Ticket indicating the day and the daily value, then We will reimburse You the cost of the Ticket for the day You are unable to attend.
8. If You used rewards or loyalty points associated with Your Eligible Card to cover the cost of Ticket, the amount We will pay in respect of those costs will be the quoted retail price for the same Ticket at the time You made the purchase, less Your monetary contribution towards the Ticket and divided by the number of points redeemed, and multiplied by the number of points redeemed less any points that were returned back to You, ie.
   (Quoted retail price of Ticket– Your cash contribution)/ Number of points redeemed for purchase of Ticket * (Number of points redeemed for purchase – number of points returned to You)

   For example, if You redeemed 10,000 points and contributed $50 towards a Covered Event Ticket that retailed for $100, and You were refunded 5,000 points by the provider, then the amount We will pay You will be $25 calculated as follows:
   ($100-$50)/10,000 points redeemed*(10,000 points redeemed-5,000 points returned)

   Claimable value = $25

VI. GENERAL EXCLUSIONS

No cover will be provided under this insurance for any claim:

1. that is in respect of Covered Events which do not occur within the Group Policy Period;
2. caused directly or indirectly from the cancellation or postponement of the Covered Event by the organizer for any reason;
3. due to a cancelled or rescheduled airplane flight, unless due to a Natural Catastrophe, as stated in Section IV;
4. caused directly or indirectly from the re-selling of the Tickets;
5. arising from any Pre-Existing Medical Conditions;
6. arising from Your or Your Relative's intentionally self-inflicted harm or attempted suicide;
7. related to You, or Your Relative's pregnancy, fertility treatments or childbirth;
8. due to You, or Your Relative's intoxication or impairment from use of alcohol, illegal drugs, narcotics, or medicines which have not been prescribed by a Qualified Medical Practitioner;
9. caused by You or Your Relative's illegal acts;
10. resulting from the intentional actions of You or a Relative, or actions that You or a Relative knew of or planned;
11. due to, or related to, a nuclear, biological or chemical event;
12. due to War, invasion, act of foreign enemy, hostilities or warlike operations (whether War has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind;
13. due to the order of any government, public authority, or customs official; or
14. related to any package deal involving the bundles purchase of flights, accommodation and the Ticket of Covered Event unless the cost of the Ticket can reasonably be determined or assessed. For the avoidance of doubt, in such incidence, We will only reimburse the cost of the Ticket as reflected on the invoice / receipt.

VII. DUTIES AFTER A LOSS

You are required to reasonably cooperate with Us in investigating, evaluating and settling a claim. In the event of any loss which may be covered under this coverage, You must contact Us as soon as reasonably practicable after the discovery of such loss. To file a claim, You may log on to https://au.mycardbenefits.com or send a notification to Us to obtain a claim form and instructions on what to do after a loss.

Our contact details are set out below:

AIG Australia Limited
Level 19, 2 Park Street
Sydney, NSW 2000
Australia
Tel: +61395224111
Customer Service Timing: 8:30AM to 5:30PM, Monday to Friday
Email: APAC.Mastercard@aig.com

You must as soon as reasonably practicable:

1. complete, sign and return the claim form to Us together with:
    a. Original unused Ticket of the Covered Event, Ticket terms and conditions, as well as refund confirmation from the organizer or Ticket seller (if available);
    b. Confirmation from Your insurance company, fire department or government authority for claims coverage under Section IV peril 1 or 2; or
    c. Documentation from a qualified roadside service company, motor Vehicle service / repair centre and Your primary automobile insurer on the date of the Covered Event for claims coverage under Section IV peril 3; or
    d. Employer confirmation letter for claims coverage under Section IV peril 4; or
    e. Court notice for claims coverage under Section IV peril 5; or
    f. Qualified Medical Practitioner or hospital official statements, and/or death certificate for claims coverage under Section IV peril 6 or 7; or
    g. A copy of any official police report filed, if applicable.

VIII. LIMITS OF LIABILITY

Per Occurrence: Our liability for any one incident shall not exceed the limit stated in the section headed “Claim Amount and Excess” under Section II-Summary of Cover.
Annual Aggregate: The total of all benefits paid or payable while the Group Policy and these terms and conditions are in force in connection with any particular Coverage shall not exceed the limit stated in the section headed “Claim Amount and Excess” under Section II-Summary of Cover.

IX. GENERAL OBLIGATIONS FOLLOWING A LOSS

In the event of an occurrence that may lead to a claim or loss under the coverages set out above, You must:

1. take all reasonably practicable measures to prevent and avoid further loss or damage;
2. complete, sign and return the claims form within a reasonable time period together with copies of all reasonable proof of Your loss and other relevant documents such as relevant receipts, documents, letters, credit or debit card statements together with accompanying documents and such details and written proof as may reasonably be required by Us;
3. disclose to Us details of any other insurance cover under which You are entitled to claim;
4. where reasonably necessary, grant authorisation for Us to obtain Your records and other information, such as credit reports (if applicable);
5. provide Your financial reports, including, but not limited to bank statements, as reasonably necessary to assess Your claim; and
6. reasonably co-operate with Us in investigating, evaluating and settling a claim.

X. GENERAL CONDITIONS

A. Disputes

Subject to the Complaints and Feedback section process outlined above, in the event of a dispute under these terms and conditions, the parties agree to submit to the non-exclusive jurisdiction of the Courts of New South Wales.

B. Governing Law

These terms and conditions shall be governed by the laws of the state of New South Wales.

C. Loss Prevention

You must use all reasonable means to avoid future loss at and after the time of loss.

D. Sanctions

We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America or the Commonwealth of Australia.

E. Transfer

The Policyholder or You may not transfer its interest in this insurance to anyone.

F. Cancellation

Subject to the obligations specified under Section I above, the Policyholder can cancel the Group Policy at any time by providing 15 days written notice to Us.

G. Changes

The Policyholder must notify Us as soon as reasonably practicable of any change in circumstance which will affect the Group Policy. If the Policyholder advises Us of any change in circumstance that will affect the Group Policy, We reserve the right to amend any of the terms and conditions of the Group Policy and these terms and conditions following at least 15 days' notice to You or the Policyholder by Us. No change or modification of the Group Policy or these terms and conditions shall be effective except when made by written endorsement signed by Our authorised representative.

H. Subrogation

If We settle any claim or payment or otherwise cover any loss applying under these terms and conditions, We shall be subrogated to all Your rights of recovery against any other person or persons and You shall complete, sign and deliver any documents necessary to secure such rights. You shall not take any action following a loss to prejudice such rights of subrogation.

I. Compliance

The benefits of these insurance coverages are subject always to Your compliance with these terms and conditions.

J. Financial Claims Scheme

The protection provided under the Federal Government's Financial Claims Scheme ("Scheme") applies to the Group Policy and these terms and conditions. In the unlikely event that We are unable to meet Our obligations under the insurance, persons entitled to make a claim under the insurance cover under the Group Policy or these terms and conditions may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at https://www.fcs.gov.au.