

NOTICE OF CHANGES TO YOUR “DINERS CLUB CORPORATE CARDS DESCRIPTION OF INSURANCE COVER” TERMS AND CONDITIONS EFFECTIVE 1 JULY 2019

The terms of your Diners Club Corporate Cards Complimentary Insurance covers are changing and your new “Diners Club Corporate Cards Description of Insurance Cover” terms and conditions document, effective 1 July 2019, is available at www.dinersclub.com.au/terms-conditions.htm

The complimentary insurance covers continue to be issued and managed by Allianz Global Assistance on behalf of the insurer, Allianz, and they have updated the terms, including some definitions and exclusions.

Please ensure you carefully read the new terms and conditions document.

What does this mean for claims?

The new “Diners Club Corporate Cards Description of Insurance Cover” terms and conditions apply to claims made on or after 1 July 2019. Therefore:

- If you lodge a claim before 1 July 2019, your “Diners Club Corporate Cards Description of Insurance Cover” terms and conditions with an effective date of 1 May 2016 will be the terms and conditions relevant for the claim.
- For claims lodged on and after 1 July 2019, your “Diners Club Corporate Cards Description of Insurance Cover” terms and conditions effective 1 July 2019 will be the relevant terms and conditions.

What are the changes?

Below is a summary of the key changes. For full details of these changes please read the new “Diners Club Corporate Cards Description of Insurance Cover” terms and conditions available at www.dinersclub.com.au/terms-conditions.htm

Definitions

- ‘*motor vehicle*’ has changed its definition to be “*campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/ people mover or a rental vehicle*”;
- ‘*rental vehicle*’ has changed its definition to be “*campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/ people mover rented from a licensed motor vehicle rental company or agency*”; and
- Definitions are added for ‘*accident/accidental/accidentally*’, ‘*account holder*’ and ‘*transaction card*’.

Change to ‘act of terrorism’ exclusion

- The ‘act of terrorism’ exclusion is amended to ‘any act or threat of terrorism’.

Rental Vehicle Excess

- Cover is only provided if your rental vehicle agreement specifies an amount that is payable in the event the rental vehicle is damaged or stolen. Also, the terms have been clarified to highlight that certain items are not covered by this insurance if they are not covered by the indemnity provided by the rental company or agency under the rental vehicle agreement to which the amount payable applies.

Australian Financial Complaints Authority (AFCA)

- In reference to complaints and disputes, the Australian Financial Complaints Authority (AFCA) is a single financial services external dispute resolution scheme, replacing the Financial Ombudsman Service (FOS). Therefore, all references to the ‘Financial Ombudsman Service’ and ‘FOS’ are replaced by the ‘Australian Financial Complaints Authority’ and ‘AFCA’ and the relevant contact details and information have been updated accordingly.



This insurance cover is available under a Group Policy issued to Citigroup Pty Limited, ABN 88 004 325 080, AFSL 238098 ("Citibank") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance ("Allianz Global Assistance") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS; 234708, For general enquiries call Allianz Global Assistance who issues and manages the Group Policy on behalf of Allianz. MCG16966_(0419)