

Summary of Platinum Mastercard Benefits – Travel Insurance

Effective as of 31 March 2022

Section of Cover	Cover	Platinum MasterCard – Previous Benefits						Platinum MasterCard – Revised Benefits					
		Existing Benefit Limits						Benefit Limits					
		Overseas Return Trip			Domestic Return Trip			Excess/ Waiting Period	Overseas Return Trip		Domestic Return Trip		Excess/ Waiting Period
Section A	Trip Cancellation and Amendment Cover (section limit)	Age < 75 years \$20,000 Age > 75 years \$5,000							\$250	\$20,000	\$2,000	\$250	
	b. Travel agent commission (sub limit)	Lesser of 15% of the total booking amount or \$500			Not Covered			\$250	Up to \$750 or 15%, whichever is the lesser	Up to \$500 or 15%, whichever is the lesser	\$250		
	c. Additional transportation and accommodation (sub limit)								\$500	Not Covered			
Section B	Overseas Medical Emergency Cover (section limit)				Not Covered			\$250	\$560,000	Not Covered	\$250		
	2. Emergency Dental (sub Limit)	Age < 75 up to \$560,000* Age >75 Not Covered							\$1,250				
	3. Repatriation/Evacuation (sub limit)				\$50,000			\$250	\$250,000	Not Covered	\$250		
	4. Incidental expenses each 24 hours (sub limit)	Age < 75 Up to \$100 per 24h up to a maximum of \$15,000 Age > 75 Not Covered			Not Covered				Up to \$50 per 24h up to a maximum of \$3000	Not Covered			
	5. Extra accommodation (room only) (sub limit)								Up to \$200 per 24h up to a maximum of \$4,000				
	6.a) Return economy airfare (sub limit)	Age < 75 up to \$560,000* Age >75 Not Covered							\$1,000				
	6.b) Extra accommodation (room-only) (sub limit)								Up to \$150 per 24h up to a maximum of \$2,100				
Section C	Accidental Death Cover	Card Member	Spouse	Dependent Child	Card Member	Spouse	Dependent Child	Nil	Card Member/ Spouse	Dependent Child	Card Member/ Spouse	Dependent Child	Nil
	1. Accidental Death due to Injury	\$150,000	\$75,000	\$50,000	\$150,000	\$75,000	\$50,000		\$20,000	\$10,000	Not Covered	Nil	
	2. Death due to disappearance								Not Covered	Not Covered			
	3. Transportation of remains or burial following death	\$15,000	\$15,000	\$15,000	\$3,000 per person \$9,000 per family				\$15,000	\$5,000			

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			Overseas Return Trip			Domestic Return Trip				Overseas Return Trip		Domestic Return Trip		
Transport Accident Cover	Benefit Type	Card Member	Spouse	Dependent Child	Card Member	Spouse	Dependent Child	Card Member/ Spouse	Dependent Child	Card Member/ Spouse	Dependent Child			
Section D	1. Loss arising while riding as a passenger in a Licensed Airplane, Ship, Bus or Train 2. Loss arising from transport to/from a Licensed Airplane, Ship, Bus or Train 3. Loss arising while in a departure terminal or destination terminal 4. Loss arising from exposure 5. Loss arising from disappearance	a) Loss of Life	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	Nil	Card Member/ Spouse	Dependent Child	Card Member/ Spouse	Dependent Child	Nil
		b) Loss of both hands or both feet	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000		\$250,000	\$50,000	\$250,000	\$50,000	
		c) Loss of one (1) hand and one (1) foot	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000		\$125,000	\$35,000	\$125,000	\$35,000	
		d) Loss of entire sight of both eyes	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000		\$125,000	\$35,000	\$125,000	\$35,000	
		e) Loss of entire sight of one (1) eye and one (1) hand or one (1) foot	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000		\$125,000	\$35,000	\$125,000	\$35,000	
		f) Loss of one (1) hand or one (1) foot	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000		\$75,000	\$15,000	\$75,000	\$15,000	
		g) Loss of the entire sight of one (1) eye	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000		\$75,000	\$15,000	\$75,000	\$15,000	
Section E	Loss of Income (section limit)													
	Monthly Salary (up to 5 months)		Age < 75 Up to \$2,600 per month Age > 75 Not Covered			Not Covered			Up to \$2,600 per month		Not Offered			
Section F	Resumption of an Overseas Return Trip													
	1) Returning to Australia for a Close Relative		Age < 75 Max. of \$5,000 per person or \$10,000 per family Age > 75 Not Covered			Not Covered			\$3,000		Not covered		\$250	
	2) Returning to Australia for a Close Relative with a Pre-Existing Condition		Age < 75 Max. of \$5,000 per person or \$10,000 per family Age > 75 Not Covered			Not Covered			\$2,000				\$250	

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Section G	Trip Delay Cover	Age < 75 Max. of \$750 per person or \$1,500 per family for one continuous delay period Age > 75 Not Covered					
	1. Delayed, cancelled, overbooked or missed onward flight	\$250 6h for Singles \$500 6h for Families	Max. of \$40 per person or a max. of \$120 per family		\$250	\$100	
	2. Extended Delayed, cancelled, overbooked or missed onward flight	\$500 18h for Singles \$1,000 for Families			Up to \$250 per 24h to a maximum of \$1000	Up to \$100 per 24h to a maximum of \$300	
	3. Personal Baggage delay checked on Scheduled Flight	Max. \$300 per person or \$600 per family	Max. of \$200 per person or \$600 per family		\$400	\$100	
	4. Extended Personal Baggage delay checked on Scheduled Flight				Up to \$400 per 24h to a maximum of \$2,000	Up to \$100 per 24h to a maximum of \$300	
	5. Delayed arrival to a Special Event	\$3,250			\$750	Not covered	
Section H	Personal Baggage, Valuables, Money and Documents Cover (section limit)				\$15,000	\$2,000	
	a. Money and Documents (sub limit)	\$500 per person or \$1,000 per family		\$200 Overseas \$75 Interstate	\$500	\$250	\$250
	b. Maximum total of all Valuables (including sub limits i. to iv.);	\$15,000 per person or \$20,000 per family	\$2,000 per person		\$13,000	\$1,500	
	i. One (1) Smartphone (sub limit);				\$2,000	included in section limit	
	ii. One (1) laptop (sub limit);	\$6,000			\$5,000	included in section limit	
	iii. One (1) camera (including lenses and accessories) (sub limit);				\$5,000	included in section limit	
	iv. any single item or Pair or Set of items (sub limit);	\$2,000 per item	\$750 per item		\$2,000	up to \$500	

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Section I	Hijack Cover (section limit)						
	a. return economy airfare				\$2,000	\$800	\$250
	b. Extra accommodation (room-only) for each twenty-four (24) hour period	Up to \$100 per 24h to a maximum of \$10,000 per person or \$20,000 per family			Up to \$300 per 24h to a maximum of \$4,200	Up to \$150 per 24h to a maximum of \$1,050	\$250
Section J	Kidnap Cover (section limit)						
	a. return economy airfare				\$2,000	\$800	\$250
	b. Extra accommodation (room-only) for each twenty-four (24) hour period				Up to \$300 per 24h to a maximum of \$4,200	Up to \$150 per 24h to a maximum of \$1,050	\$250
Section K	Personal Liability Cover	\$2,500,000		\$250	\$2,500,000	\$1,000,000	\$250
Section L	Rental Vehicle Excess Cover	\$5,000	\$1,250	Nil	\$5,000	\$1,250	\$250
Retail Item Protection							
Section M	Purchase Protection Cover (section limit)	\$100,000 in any 12 month period for Card Member	\$100,000 in any 12 month period for Card Member		\$100,000 any one (1) calendar year (1st January – 31st December) period		
	Per Eligible Item	\$2,000 per item	\$2,000 per item	\$100	\$2,000		\$250
Section N	Buyer's Advantage Cover (section limit)				\$7,500 any one (1) calendar year (1st January – 31st December) period		
	Per Eligible Item	\$7,500	\$7,500	\$250	\$7,500		\$250
*actual costs for up to twelve (12) months of continuous hospitalisation from the date of the Injury or Illness.							

Please note this is a summary of the travel insurance cover available under the Bank of Sydney Mastercard Platinum Credit Card. The insurance is subject to terms, conditions, exclusions, maximum age limits, pre-existing medical conditions and other limits. Card Members get access to the Card insurance when they meet the activation and eligibility requirements. It is important that you read the Card insurance terms and conditions carefully to consider whether the insurance meets your needs. Please refer to the Terms and Conditions available at banksyd.com.au/important-product-information. Neither Chubb nor Cuscal provide advice about the Card insurance or whether it is appropriate for your needs, financial situation or objectives.