

Secure Sentinel Identity Guard Insurance

Policy Information Booklet

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The Secure Sentinel Identity Guard Insurance is available to an **insured person** under the **Master Policy** issued to Veda Advantage Limited ABN 29 080 662 568, Secure Sentinel Pty Ltd ABN 53 054 235 157 and any of its related parties agreed by the **insurer** in writing (“the Policyholder”), Level 15, 100 Arthur Street, North Sydney, NSW, 2060 by Chartis Australia Insurance Limited (Chartis) ABN 93 004 727 753 AFSL 381686. Level 12, 717 Bourke Street, Docklands VIC 3008

The **policyholder** is not the issuer of the Secure Sentinel Identity Guard Insurance **Master Policy** or any of its underlying **insurance cover** and neither the **policyholder** nor any of its related corporations guarantee any of the benefits under these covers. These covers are provided at no additional cost to **insured person(s)** and the **policyholder** does not receive any commission or remuneration from Chartis for arranging this Secure Sentinel Identity Guard Insurance. Neither the **policyholder** nor any of its related corporations are Authorised Representatives (under the Financial Services Reform Act 2001) of Chartis.

The **policyholder** may terminate the Secure Sentinel Identity Guard **insurance cover** by providing written notification to **insured person(s)**.

The cover provided under this Secure Sentinel Identity Guard Insurance is only available when the **eligibility criteria** are met.

You are under no obligation to accept the cover under this Policy Information Booklet. However, if **you** wish to make a claim under this cover, **you** will be bound by the Definitions, Terms and Conditions, Exclusions, Limit of Liability and Duties after an Event or Loss set out under this cover. Therefore please read this Policy Information Booklet carefully and keep it in a safe place. Please also keep detailed particulars and proof of any loss you suffer and proof of your eligibility for the covers under this Policy Information Booklet.

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DISCLOSURE TO BE MADE BY THE POLICYHOLDER

This document also constitutes the necessary disclosures required by the **policyholder** as Group Purchasing Bodies under Class Order CO 08/1.

Please note that the **policyholder** are Australian Financial Services Licensees as provided for under the Corporations Act. **You** (as the purchaser) will need to consider whether **you** should obtain **your** own financial product advice about the coverage from a person who is able to give such advice under an Australian financial services licence.

Pursuant to Class Order 08/1, the **policyholder** is obliged to promptly notify **you** if it reasonably expects that **your insurance covers** have changed or cancelled. The **policyholder** will provide **you** with notification where:
the coverage provided to **you** under the **Master Policy** terminates. However no notification is required if substantially similar coverage applies or will apply for such period (or remainder of such period); or
the **Master Policy** coverage is to be cancelled in accordance with its provisions or the coverage provided to You is, or likely to be, cancelled.

Please note if **you** are not provided with such notification, the **policyholder** shall be liable in terms of its obligations under the **Master Policy** to compensate **you** for any loss or damage **you** may suffer as a result of its failure to notify **you**.

Please also note that **you** are able to verify the current status of **your** coverage and whether the **Master Policy** is still current by contacting Chartis as follows:

Chartis

Level 12, 717 Bourke Street,
Docklands VIC 3008

Freecall Phone: 1800 633 676

Important matters about the insurance cover

Special notice should be taken of the following important points regarding the Insurance Cover.

1. Eligibility Criteria

A person is eligible for this Secure Sentinel Identity Guard insurance cover if he/she is a holder of the SecurePlus or SecureIdentity membership products who the **policyholder** has declared to **us** to be insured under the **Master Policy**; and who has renewed or joined and has paid for his/her annual membership after the inception of the **Master Policy** and within the **policy period**.

2. Individual Period of Insurance

Insurance cover under this Secure Sentinel Identity Guard Insurance is provided to any one **insured person** for a period of 365 consecutive days commencing from the day immediately after he/she has first satisfied the **eligibility criteria** within the **policy period**.

3. There are some circumstances where cover cannot be provided; these circumstances are set out in this Secure Sentinel Identity Guard Insurance Policy Information Booklet. Please take special note of the Coverage Exclusions, Coverage Conditions, General and Limits on Liability set out on pages 7 -10.

4. This Secure Sentinel Identity Guard Insurance Policy Information Booklet also contains important information about the rights and obligations of **insured persons** including information about Privacy, the General Insurance Code of Practice and Dispute Resolution on pages 11-14.

5. The **insurance cover** may be varied by way of endorsement from time to time. Where applicable, information regarding the details and effect of any such endorsement will be provided to the **insured persons**.

6. Words with a special meaning are shown in this document in **bold** and *italic* font.

THE INSURANCE COVER

The **insured persons** are insured during the **Individual period of insurance**, as suits the case, on the terms, conditions, exclusions and limitations set out in this Secure Sentinel Identity Guard Policy Information Booklet and subject to all the terms, conditions and provision of the **Master Policy**, including the **Policy Schedule**.

The **insurance cover** provided is subject to the **insured** paying, or agreeing to pay, the **premium we** required, as set out in the **Master Policy**.

DEFINITIONS

Business means:

1. a trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
2. any other activity engaged in for money or other compensation.

Credit Accounts means any credit arrangements from a financial institution for personal use, such as credit card account or a car/home/personal loan account.

Eligible member(s) means a person who meets the **eligibility criteria** for the **insurance cover**.

Eligibility Criteria means where a person is a member of the SecurePlus or SecureIdentity membership products and the **policyholder** has declared to **us** that they are insured under the **Master Policy**, and that person has renewed or joined and has paid for his/her annual membership after the inception of the **Master Policy** and within the **policy period**.

Master Policy means the policy issued by the **insurer** to the **insured** which extends the benefit of the **insurance cover** to **insured persons**.

Identity theft means the unauthorized and/or illegal use of an **insured person's** personal information such as their name or drivers licence to open **credit accounts** and/or bank accounts that they did not authorize.

Income means

- (a) as regards to a salaried **insured person**, the average gross weekly income earned from personal exertion before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
- (b) as regards to a T.E.C. (i.e. total employee cost) or salary package **insured person**, the average gross weekly value of the income package earned from personal exertion (including, but not limited to wages, and/or salary, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental subsidy, clothing or meal allowances), before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
- (c) as regards to a self-employed **insured person**, the average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income;

all derived during the 12 calendar months period immediately preceding the **injury** giving rise to the claim under this Policy.

Individual Period of Insurance means the 365 consecutive day period of insurance cover applicable to an **insured person**. The **Individual Period of Insurance** for any one **insured person** will commence immediately from the date he/she has first become an **eligible member** within the **policy period**.

Insurance cover means the insurance cover provided to the **insured** under the Master Policy.

Insured/Policyholder means Veda Advantage Limited ABN 29 080 662 568, Secure Sentinel Pty Ltd ABN 53 054 235 157 and any of its related parties agreed by the Insurer in writing.

Policy Period means the period shown in the **Master Policy's Policy Schedule** or subsequent Renewal Notice issued by **us**.

Policy Schedule means the document issued by **insurer** to the **insured** which extends the benefit of the **insurance cover** to **insured persons**.

Suit means a civil proceeding seeking monetary damages as a result of **identity theft**, or a criminal proceeding in which **you** or the **insured person** is charged with illegal acts committed by someone else while engaged in the theft of an **insured person's** identity.

We/Our/Us/ Insurer means Chartis Australia Insurance Limited (Chartis) ABN 93 004 727 753 AFSL 381686.

You/Your/ Insured Person means any person who is an **eligible member** provided that the **insured** has paid or agreed to pay **us** the premium due under the **Master Policy** for such **eligible member**.

SECTION 1 – LEGAL EXPENSES

Description Of Cover

We will reimburse an **insured person** up to \$5,000 for legal and court costs incurred in:

- a. Defending any **suit** brought against an **insured person** by a creditor or collection agency or someone acting on their behalf as a result of the **identity theft**;
- b. Removing any civil or criminal judgment wrongfully entered against an **insured person** as a result of the **identity theft**;
- c. Challenging the accuracy or completeness of any information in an **insured person's** consumer credit report provided this information is inaccurate and falsely provided to the credit agency or financial institution as a result of **identity theft**.

SECTION 2 – LOST WAGES

Description Of Cover

We will reimburse an **insured person** for their loss of **income** attributed to the time taken from work solely as a result of an **insured person's** efforts to correct their financial records that have been altered due to **identity theft**.

Payment of lost wages includes compensation for whole or partial unpaid workdays. An **insured person** must take these unpaid days within 12 months of making an **identity theft** claim and the maximum compensation for lost wages is \$1,000.

SECTION 3 – OBLIGATION TO PAY

Description Of Cover

If any **credit accounts** and or bank accounts were opened in an **insured person's** name without their authorization, **we** will pay an **insured person** up to \$5,000 for their actual loss from the unauthorized account. **We** will pay up to \$5,000 for an **insured person's** legal obligation to pay a creditor when the account was created as part of their **identity theft**.

SECTION 4 – MISCELLANEOUS EXPENSES

Description Of Cover

We will reimburse up to \$5,000 for the following expenses:

- a. The cost of re-filing applications for **credit accounts** or banking accounts that are rejected solely because the lender received incorrect information as a result of **identity theft**;
- b. The cost of obtaining legal copies of documents related to an **insured person's identity theft**, long distance telephone calls, and certified mail reasonably incurred as a result of an **insured Person's** efforts to report an **identity theft** or to correct their financial and credit records that have been altered as a result of their **identity theft**;
- c. The cost of contesting the accuracy or completeness of any information contained in an **insured person's** credit history as a result of their **identity theft**;
- d. The cost of a maximum of 4 (four) credit reports from an entity approved by **us**. The credit reports shall be requested when a claim is made.

COVERAGE EXCLUSIONS

We will not pay for any claim which arises directly or indirectly from, or is caused by:

1. Monetary losses other than the out-of-pocket expenses related to the resolution of an **insured person's identity theft** outlined in this policy other than under Section 3 – Obligation to Pay;

2. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death;
3. Requesting credit reports before the discovery of an **insured person's identity theft** ;
4. Taking time from self-employment or workdays that will be paid by an **insured person's** employer in order to correct their financial records that have been altered due to **identity theft**.
5. Any expenses submitted more than 12 months from the time the **identity theft** was reported.
6. losses that result from or are related to **business** pursuits including **your** work or profession.
7. losses caused by **your** illegal acts.
8. Losses that **you** have intentionally caused.
9. Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.
10. Losses 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.
11. Losses due to the order of any government, public authority, ore customers' officials.

COVERAGE CONDITIONS

1. The fraudulent account must have been opened in an **insured person's** name without their authorization.
2. Any false charge or withdrawal from the unauthorized opened account must be verified by an **insured person's** financial institution.
3. Coverage for false charges is limited to the amount an **insured person** is held liable for by the financial institution or the maximum sum insured whichever is the lesser.
4. **We** will be permitted to inspect an **insured person's** financial records.
5. **You** and the **insured person** will cooperate with **us** and help **us** to enforce any legal rights an **insured person** or **we** may have in relation to their **identity theft** this may include an **insured person's** attendance at depositions, hearings and trials, and giving evidence as necessary to resolve their **identity theft**.
6. **You** will only have to pay one deductible per **identity theft** occurrence during the **individual period of insurance**.

DUTIES AFTER AN EVENT OR LOSS

1. Call **us** 1800 633 676 to make a claim within 2 days of discovering the **identity theft** to obtain proper forms and instructions;
2. File a police report within 48 hours of discovering the **identity theft**
3. Notify the **insured person's** bank(s) or credit account issuer(s) of the **identity theft** within 24 hours of discovering the **identity theft**;
4. Complete and return any claims forms including an authorization for **us** to obtain records and other information such as credit reports (if applicable) within 30 days of the original claim (see 1 above);
5. Provide proof that it was necessary to take time away from an **insured person's** work if they make a claim for lost wages. We will ask an **insured person** to submit proof from their employer that they took unpaid days off, and they must have this information notarized;
6. Send **us** copies of any demands, notices, summonses, complaints, or legal papers received in connection with a covered loss;
7. Take all reasonable and prudent action to prevent additional damage to an **insured person's** identity.

GENERAL CONDITIONS

1. **Assignability**
Any rights under the **insurance cover** shall not be assignable without our agreement and prior written consent.
2. **Australian Law**
The **insurance cover** is governed by the laws of Victoria and any dispute or action in connection therewith shall be conducted and determined in Australia.
3. **Cancellation of Master Policy**
Chartis and the **policyholder** may terminate the **Master Policy** in accordance with its provisions. The **policyholder** will notify all **insured persons** of the date of such termination.

Notwithstanding such termination, **we** will maintain cover for those **insured persons** whose **Individual Period of Insurance** extends beyond the date of termination. In respect of such **insured persons**, their **insurance cover** will cease on the date that their **Individual Period of Insurance** expires.

4. **Currency**
All amounts shown in this Secure Sentinel Identity Guard Policy Information Booklet are in Australian currency (AUD). If expenses or losses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australia currency (AUD) will be the rate at the time of incurring the expense or suffering the loss.
5. **Effective Date Of Individual Period of Insurance**
The insurance of any insured person shall become effective from the day immediately after he/she meets the **eligibility criteria** within the **Policy Period** and will cease after a period of 365 consecutive days.

6. **Fraud and Misstatement**
Any fraud, misstatement or concealment by the **policyholder** and/or an **insured person** either in the application on which this **insurance cover** is based, or in relation to any other matter affecting this **insurance cover**, or in connection with the making of any claim thereunder, may give **us** certain rights provided for in the Insurance Contracts Act 1984 (Cth), including the right to reduce or refuse payment of any claim, cancel or avoid the **Master Policy**.
7. **Proof of Loss**
After **we** receive notice of a claim **we** will provide the **insured person** with **our** usual claim forms for completion. Their claim form must be properly completed and all evidence required by **us** shall be furnished in a timely manner at the expense of the **insured person** and be in such form and of such nature as **we** may require.
8. **Subrogation**
In the event of any payment under this **insurance cover**, **we** shall be subrogated to all the **insured/insured person's** rights of recovery thereof against any person or organisation and the **insured/insured person** shall execute and deliver instructions and papers and do whatever else is necessary to secure such and enable enforcement of such rights. The **insured/insured person** shall take no action to prejudice such rights.
9. **You** must use all reasonable means to avoid future loss at and after the time of loss.
10. **Duties After an Event or Loss**
We have no duty to provide coverage under this **insurance cover** unless there has been full compliance with the duties that are detailed in the coverage section. **You** are required to cooperate with **us** in investigating, evaluation and settling a claim

LIMITS ON LIABILITY

Our maximum liability per person under **insurance cover** is \$5,000 for any one event and cannot exceed an aggregate of \$10,000 in any one **individual period of insurance**.

THE CODE OF PRACTICE

Chartis is a signatory to the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works. Information brochures on the Code are available upon request.

DISPUTE RESOLUTION

We are committed to handling any complaints about our products or services efficiently and fairly.

If You have a complaint:

1. Contact Us on Our dedicated complaints line – 1800 339 669.
2. If Your complaint is not satisfactorily resolved You may request that the matter be reviewed by management by writing to:

The Compliance Manager
Chartis
Level 12, 717 Bourke Street
Docklands VIC 3008

3. If You are still unhappy, You may request that the matter be reviewed by Our Internal Dispute Resolution Committee (“Committee”). We will respond to You with the Committee’s findings within 15 working days.
4. If You are not satisfied with the finding of the Committee, You may be able to take Your matter to an independent dispute resolution body, Financial Ombudsman Service (FOS). This external dispute resolution body can make decisions with which Chartis are obliged to comply.

Contact details are:

Financial Ombudsman Service
Phone: 1300 78 08 08 (local call fee applies)
Email: info@fos.org.au
Internet: <http://www.fos.org.au>
GPO Box 3, Melbourne, VIC 3001

PRIVACY CONSENT AND DISCLOSURE

Chartis is bound by the National Privacy Principles that apply to any personal information collected by Chartis.

Purpose of Collection

Chartis collects information necessary to underwrite and administer your insurance cover, to maintain and to improve customer service and to advise you of our products. You have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with your duty of disclosure or to provide certain information may result in Chartis either declining cover, cancelling your insurance cover or reducing the level of cover.

In the course of administering your policy we may disclose your information to:

- i. the entity to which Chartis is related (whether in Australia or overseas), contractors or third party providers providing services related to the administration of your policy.
- ii. banks and financial institutions for the purpose of processing your application and obtaining policy payments.
- iii. assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim.
- iv. Our assistance provider who will record all calls to the assistance service provided under your policy for quality assurance training and verification purposes.

In some circumstances Chartis is entitled to disclose your personal information to third parties without your authorisation such as law enforcement agencies or government authorities.

Access to your information

You may gain access to your personal information by submitting a written request to Chartis.

In some circumstances, Chartis may not permit access to your personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful.

Complaints

Chartis has also established an internal dispute resolution process for handling customer complaints.

If you feel you have a complaint about Chartis' compliance with the National Privacy Principles, require assistance in lodging a privacy complaint or you wish to gain access to the information, you may write to The Privacy Manager, Chartis, Level 12, 717 Bourke Street, Docklands VIC 3008, or e-mail australia.privacy.manager@chartisinsurance.com.

Your complaint will be reviewed and you will be provided with a written response. If it cannot be resolved, your complaint will be referred to Chartis' Internal Disputes Resolution Committee who will respond within 15 working days. In either case the matter will be reviewed by a person or persons with appropriate authority to deal with the complaint.

Should your complaint not be resolved by Chartis' internal dispute resolution process, you may apply to the Privacy Commissioner for review of the determination.