



# Account Cover Plus

Everything you need to know  
about credit card insurance



Combined Financial Services Guide,  
Product Disclosure Statement and Policy

Prepared on 15th November 2010

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The insurers are Hallmark Life Insurance Company Ltd. ABN 87 008 446 884 AFSL 243469 (**Hallmark Life**) for Life Cover, Accidental Death Cover and Critical Illness Cover and Hallmark General Insurance Company Ltd. ABN 82 008 477 647 AFSL 243478 (**Hallmark General**) for Price Protection, Merchandise Protection, Stolen Card Cover, Disability Cover, Involuntary Unemployment Cover, Permanent Disablement Cover, Accidental Bodily Injury Cover and Extra Care Cover.

Account Cover Plus insurance takes the worry out of all kinds of purchases on your Coles Group Source Gold MasterCard, anytime you shop. It's like having a friend who'll come to your rescue when things go wrong

Account Cover Plus for your  
Coles Group Source™  
Gold MasterCard®



## Peace of mind anytime you shop

Account Cover Plus insurance takes the worry out of all kinds of purchases on your Coles Group Source Gold MasterCard, anytime you shop. It's like having a friend who'll come to your rescue when things go wrong. Things like...

**Ouch!** You've just seen your TV on sale for \$200 less than you paid.

No more post-sale blues! We'll reimburse the difference.\*

**Oops!** You dropped your new laptop and the warranty doesn't cover the repair.

Don't worry – we'll pay for the cost of repair or replacement.\*

**Uh oh!** You've just come back from an expensive holiday to find out you've been made redundant.

Don't panic! We'll pay your credit card repayments if you don't start a new job within 30 days.\*

There are many other ways our Account Cover Plus can give you peace of mind, whether it's by shopping smarter, making sure your new purchases are covered for loss or damage, or protecting you financially if you become seriously ill, injured, unemployed or die.

You'll find everything you need to know inside this booklet. If you have any questions, or would like to take out a policy, please call **1800 800 230**.

\*Terms and conditions apply – see page 11 to 19.

# Protect your purchases and your finances

Most credit card insurance policies will cover you if you can't work due to sickness or injury, if you lose your job unexpectedly, or if you die. It's important to protect your finances in case of the unexpected.

But Account Cover Plus gives you all this and more, by also protecting the things you buy, whenever you use your card.

Account Cover Plus includes **Shopper's Cover** and **Repayment Cover**.



## Account Cover Plus – at a glance



### Shopper's Cover

*For peace of mind while shopping*

- If you see an item that you just purchased on your Coles Group Source Gold MasterCard on sale at a reduced price at the same store (even if it's a different location within Australia) within two years of purchase, we'll pay the difference onto your card account – because we know how annoying that is.
- If a new item that you just purchased on your Coles Group Source Gold MasterCard is broken, lost or stolen within six months of purchase, we'll pay the cost of repair or replacement onto your card account! That's better than some warranties!
- If your Coles Group Source Gold MasterCard card is stolen, we'll pay \$200 just for the inconvenience.

There are some limits on what you can claim and some items we don't cover, such as jewellery, food and second-hand goods. You'll find a complete list on pages 16 to 17.



### Repayment Cover

*For unexpected life changes*

- If you can't work due to sickness or injury, we'll pay a monthly benefit of 10% of your closing balance for up to 3 years.
- If you lose your job unexpectedly, or have to give up work to care for a family member, we'll pay a monthly benefit of 10% of your closing balance for up to a year.
- If you die, we'll pay off your balance – up to \$20,000.

There are a few exclusions that apply – including voluntary redundancy, coming to the end of a fixed term employment contract or agreed seasonal period, pre-existing illnesses and the symptoms of normal pregnancy. You'll find a full list on pages 17, 18 and 19.

It's important to feel secure about meeting your credit card repayments, no matter what life throws at you. Account Cover Plus takes the worry out of using your card on the things that matter to you.

Most importantly, our insurance is simple – because you have better things to do than worry about your credit card. You'll find everything you need to know about how it works inside this booklet.

# Your questions answered

Need some answers quickly?

## So what is Account Protection Plus?

Account Cover Plus is an optional credit card insurance that will help you meet your repayment obligations if you pass away, lose your job unexpectedly or become unfit for work. It also provides extra shopping protection for purchases made using your Coles Group Source Gold MasterCard, including cover for loss or damage to your purchases and reimbursing the difference if your purchase goes on sale at a reduced price.

## How can it help me?

If you pass away or are suddenly unable to work, your Coles Group Source Gold MasterCard bill still needs to be paid. So Account Cover Plus takes care of that for you – and that means one less thing for you or your family to worry about. It also takes the stress out of shopping by giving you added peace of mind about your purchases.

And because it is designed to protect you through your changing life stages, some components of the cover will stop while others will begin, depending on your age. To find out more, refer to the table below.

## Am I eligible for this insurance?

If you are aged between 18 and 84, have a Coles Group Source Gold MasterCard account, and are a resident of Australia, then you can take out Account Cover Plus. The following table shows you which covers you are eligible for, according to your age.

18 to 64 years inclusive	65 to 69 years inclusive	70 to 84 years inclusive
Merchandise Protection Cover	Merchandise Protection Cover	Merchandise Protection Cover
Price Protection Cover	Price Protection Cover	Price Protection Cover
Stolen Card Cover	Stolen Card Cover	Stolen Card Cover
Life Cover	Accidental Death Cover	Accidental Death Cover
Critical Illness Cover	Accidental Bodily Injury Cover	Accidental Bodily Injury Cover
Total and Permanent Disablement Cover	Extra Care Cover	
Disability Cover		
Involuntary Unemployment Cover		

## Account Cover Plus for your Coles Group Source Gold MasterCard



## How do you calculate the premiums?

Premiums are calculated each month at 1% of your closing Coles Group Source Gold MasterCard account balance. You'll see your premium on your statement. It's automatically debited to your card account, so you don't need to pay any extra bills. To find out more, go to page 20.

## How do I make a claim?

Just call us on 1800 800 230 and we'll send you a claim form. You can also access information about our claims process and obtain online copies of our claim forms at [www.gemoney.com.au/insurance](http://www.gemoney.com.au/insurance). To find out more, go to page 21.

## Do I need to have a medical examination to take out Account Cover Plus?

No, you don't need to provide any medical reports when you take out your Account Cover Plus policy. So you can apply right now for instant peace of mind.

## Who is the insurer?

Hallmark Life Insurance Company Ltd. is the insurer for Life Cover, Accidental Death Cover and Critical Illness Cover and Hallmark General Insurance Company Ltd. is the insurer for Price Protection, Merchandise Protection, Stolen Card Cover, Disability Cover, Involuntary Unemployment Cover, Total and Permanent Disablement Cover, Accidental Bodily Injury Cover and Extra Care Cover.

## How can I contact you?

Call us on **1800 800 230**  
Monday – Friday  
8.30am – 5.00pm EST

Or write to us at:  
GE Money  
GPO Box 1571  
Sydney NSW 1025  
Fax: (02) 8249 3885

## Overview

### 1. Why is this booklet important?

This Product Disclosure Statement (PDS) explains Account Cover Plus, an **optional insurance** that is available to Coles Group Source Gold MasterCard account holders. It's important that you read the PDS so you understand:

- what Account Cover Plus covers and what it doesn't cover
- whether you are eligible to apply
- how to apply
- how much it costs
- how to make a claim
- the terms and conditions of your policy.

The PDS will also help you make an informed decision about this product. Keep this booklet in a safe place, as you'll need it if you want to contact us or make a claim.

### 2. What is Account Cover Plus and how does it work?

Account Cover Plus protects you financially by meeting your Coles Group Source Gold MasterCard credit card obligations if you unexpectedly lose your job, become too ill to work or you die. It also provides cover against loss or damage for the things you buy, or even against certain price reductions.

Subject to the policy terms, conditions and exclusions (see sections 8 and 9), Account Cover Plus will:

- pay the amount by which a purchase on your card account is later reduced in price (**Price Protection**),
- pay the cost of repair or replacement if a purchase on your card account is later lost, stolen or damaged (**Merchandise Protection**),
- pay \$200 if your card is stolen (**Stolen Card Cover**),
- pay out the balance owing on your card account up to \$20,000 if you:
  - die (**Life Cover**),
  - die by accident (**Accidental Death Cover**),
  - are diagnosed with, or operated on for a critical illness (**Critical Illness Cover**),
  - are totally and permanently disabled (**Total and Permanent Disablement Cover**),
  - suffer the loss of a limb, eyesight, hearing or speech (**Accidental Bodily Injury Cover**)
- pay the monthly repayments on your card account if you become disabled as a result of sickness or injury (**Disability Cover**), are involuntarily unemployed (**Involuntary Unemployment Cover**), or are hospitalised as a result of sickness or injury (**Extra Care Cover**).

Your premium is calculated monthly and is based on the closing balance of your credit card account. So if your balance is zero on the day your statement is printed, you will not be charged a premium that month.

You can take out Account Cover Plus after you've received your new Coles Group Source Gold MasterCard. Just call us on **1800 800 230**.

You'll find more details on how the policy works and the benefits it will provide on pages 11 to 15 of this PDS.

## Important details

### 3. Cooling off period

If you change your mind within 30 days of receiving your policy, and you haven't made a claim, you can cancel your policy and obtain a full premium refund by phoning 1800 800 230 or writing to us.

To find out more about cancellations, go to page 19.

### 4. Your duty to tell us the truth

It's very important that you are honest in all your dealings with us. Otherwise you may not receive the full benefits of your policy.

### 5. Your eligibility for this cover

You can take out Account Cover Plus if you:

- have a Coles Group Source Gold MasterCard account,
- are aged between 18 and 84 inclusive, and
- are a resident of Australia.

Certain covers are available to you, depending on your age. The table on page 6 explains which covers you are eligible for.

### 6. How to apply

If you wish to apply for this insurance, simply call **1800 800 230** and ask for Account Cover Plus.

### 7. When the policy starts




We'll send you a letter confirming you have Account Cover Plus with a date showing when your policy starts, unless we have told you that it starts on an earlier date. This PDS, policy and confirmation letter, read together, will be the terms and conditions of your policy.

## Benefits





### 8. What does Account Cover Plus cover?

It's important to understand exactly what Account Cover Plus will cover you for. In this section you'll find all the details about the benefits we'll pay if you need to make a claim.



## 8.1 Shopper's Cover Benefits

Cover and Age Eligibility	How it works	Limits to the cover and some examples
<p><b>Price Protection</b></p>  <p>From 18 to 84 years inclusive</p>	<p>If you buy an item in Australia with your Coles Group Source Gold MasterCard, and within two years (24 months) of purchase the item is reduced in price by \$10 or more, in the same store or another store of the same name, we'll pay the difference between the purchase price and the reduced price.</p> <p>This also applies to items purchased:</p> <ul style="list-style-type: none"> <li>• for someone else as a gift, and</li> <li>• through a mail/telephone order catalogue or internet order.</li> </ul> <p>The item with the reduced price must be exactly the same as the item you bought, including size, colour, make and model number, attachments and accessories.</p> <p>Some items are not covered – see page 16.</p>	<p>Each item is covered up to \$600 and we'll pay a maximum of \$2,000 for all items in any 12-month period.</p> <p><b>For example</b>, if you purchase an item for \$600 and then see it at a reduced price of \$400, we'd pay \$200 to your card account.</p>
<p><b>Merchandise Protection</b></p>  <p>From 18 to 84 years inclusive</p>	<p>If you buy an item in Australia for more than \$10 with your Coles Group Source Gold MasterCard, and within six months (180 days) of its purchase the item is lost, stolen or damaged, we'll either:</p> <ul style="list-style-type: none"> <li>• pay the original purchase price, or</li> <li>• pay the cost of repair or replacement.</li> </ul> <p>This also applies to items purchased for someone else as a gift.</p> <p>Some items are not covered – see page 17.</p>	<p>Each item is covered up to \$1,000. If more than one thing happens to an item (for example it is stolen and then found damaged), we'll only pay up to \$1,000 for that item.</p> <p>If more than one item is lost, stolen or damaged at the same time, then we'll pay up to \$4,000 in total for that event.</p> <p>In any 12-month period we'll pay a maximum of \$8,000 for all items under Merchandise Protection.</p> <p><b>For example</b>, if you purchased an item for \$500 and then a few days later it is accidentally broken beyond repair, we'd pay \$500 to your account.</p>
<p><b>Stolen Card Cover</b></p>  <p>From 18 to 84 years inclusive</p>	<p>If your Coles Group Source Gold MasterCard is reported to the police as stolen we'll pay \$200.</p>	<p>We'll pay a maximum of \$200 in any 12-month period.</p>



## 8.2 Repayment Cover Benefits

Cover and Age Eligibility	How it works	Limits to the cover and some examples
<b>Life Cover</b>  From 18 to 64 years inclusive	If you die, we'll pay the balance owing on your card account at the date of your death, up to \$20,000.  Some circumstances are not covered – see page 17.	We'll pay a maximum of \$20,000.  <b>For example</b> , if you owe \$11,000 on your account when you die, we'd pay \$11,000 to the card account.
<b>Accidental Death Cover</b>  From 18 to 84 years inclusive	If you die as a result of an accident, we'll pay the balance owing on your card account at the date of your death.  Some circumstances are not covered – see page 17.	We'll pay a maximum of \$20,000.  <b>For example</b> , if you owe \$11,000 on your account when you die, we'd pay \$11,000 to the card account.
<b>Critical Illness Cover</b>  From 18 to 64 years inclusive	If you are diagnosed with, or are operated on for, a critical illness, we'll pay the balance owing on your card account at the date of diagnosis or operation.  The following are critical illnesses for the purpose of this cover: <ul style="list-style-type: none"> <li>heart attack</li> <li>stroke</li> <li>major organ transplant</li> <li>kidney failure</li> <li>coronary artery disease requiring surgery, and</li> <li>cancer</li> </ul> Some circumstances are not covered – see page 17.  These critical illnesses are explained in more detail on page 17.	We'll pay the balance owing up to \$20,000.  <b>For example</b> , if you owe \$11,000 on your account when you are diagnosed with one of the critical illnesses shown in this table, we'd pay \$11,000 to the card account.
<b>Total and Permanent Disablement Cover</b>  From 18 to 64 years inclusive	If you are totally and permanently disabled as a result of sickness or injury, we'll pay the balance owing on your card account at the date you became totally and permanently disabled.  Some circumstances are not covered – see page 18.  Total and permanent disability is explained on page 18.	We'll pay up to a maximum of \$20,000.  <b>For example</b> , if you are off work for 6 months through injury and at the end of that period you will never be able to work in any occupation which you otherwise would be reasonably capable of performing and at that time the balance owing on your account is \$11,000, we'd pay \$11,000 to the card account.

## 8.2 Repayment Cover Benefits

Cover and Age Eligibility	How it works	Limits to the cover and some examples
<b>Accidental Bodily Injury Cover</b>  From 65 to 84 years inclusive	If, as a result of an accident, you suffer the loss of: <ul style="list-style-type: none"> <li>a limb</li> <li>hearing</li> <li>sight in both eyes, or</li> <li>speech</li> </ul> we'll pay the balance owing on your card account at the date you suffered that loss.  Some circumstances are not covered – see page 18.  These accidental bodily injuries are explained on page 18.	We'll pay the balance owing up to \$20,000.  <b>For example</b> , if you owe \$11,000 on your account when you lose a limb as a result of an accident, we'd pay \$11,000 to the card account.
<b>Disability Cover</b>  From 18 to 64 years inclusive	If: <ul style="list-style-type: none"> <li>you had been working at least 16 hours per week at the time of your disablement, and had been doing so for at least 6 consecutive months, and</li> <li>you are continuously disabled for at least 30 days and unable to work,</li> </ul> we'll pay 10% of the balance owing on your card account at the statement date immediately before the date of the accident, illness or injury causing disability, up to \$1,000 per month and not less than \$30 per month, until you return to work.  We'll calculate your monthly benefit on a daily basis, for each day you are disabled.  Some circumstances are not covered – see page 18.  Disability is explained on page 18.	For any one period of disability, we'll pay the lesser of: <ul style="list-style-type: none"> <li>the closing balance for the statement period immediately prior to the disability, or</li> <li>36 monthly benefits</li> </ul> <b>For example</b> , if you are disabled for 8 months and your monthly benefit is calculated at \$200, we'd pay \$1,600.  <b>For example</b> , if you are disabled for 4 months and your monthly benefit is calculated at \$1,200, we'd pay \$4,000 (because the maximum monthly benefit is \$1,000).  <b>For example</b> , if you are disabled for 10 days, we'd pay nothing because you are not disabled for 30 days.

## 8.2 Repayment Cover Benefits

Cover and Age Eligibility	How it works	Limits to the cover and some examples
<p><b>Involuntary Unemployment Cover</b></p>  <p>From 18 to 64 years inclusive</p>	<p>If:</p> <ul style="list-style-type: none"> <li>you had been working at least 16 hours per week for at least 6 consecutive months when you become involuntarily unemployed, and</li> <li>you are continuously unemployed for at least 30 days,</li> </ul> <p>we'll pay 10% of the balance owing on your card account at the statement date immediately before the date you were made unemployed, up to \$1,000 per month and not less than \$30 per month, until you return to work.</p> <p>We'll calculate your monthly benefit on a daily basis, for each day you are unemployed.</p> <p>Some circumstances are not covered – see page 18.</p> <p>Involuntary Unemployment is explained on page 18.</p>	<p>For any one period of involuntary unemployment, we'll pay the lesser of:</p> <ul style="list-style-type: none"> <li>the closing balance for the statement period immediately prior to the unemployment, or</li> <li>12 monthly benefits.</li> </ul> <p><b>For example</b>, if you are unemployed for 4 months and your monthly benefit is calculated at \$500, we'd pay \$2,000.</p> <p><b>For example</b>, if you are unemployed for 6 months and your monthly benefit is calculated at \$1,200, we'd pay \$6,000 (because the maximum monthly benefit is \$1,000).</p> <p><b>For example</b>, if you are unemployed for 10 days, we'd pay nothing because you are not unemployed for 30 days.</p>
<p><b>Extra Care Cover</b></p>  <p>From 65 to 69 years inclusive</p>	<p>If:</p> <ul style="list-style-type: none"> <li>you are hospitalised as a result of sickness or injury, and</li> <li>you are continuously hospitalised for at least 30 days,</li> </ul> <p>we'll pay 10% of the balance owing on your card account at the statement date immediately before the date you are hospitalised, up to \$1,000 per month and not less than \$30 per month, until you are discharged from hospital.</p> <p>We'll calculate your monthly benefit on a daily basis, for each day you are hospitalised.</p> <p>Some circumstances are not covered – see page 19.</p> <p>Extra Care Cover is explained on page 19.</p>	<p>For any one period of hospitalisation we'll pay up to the lesser of:</p> <ul style="list-style-type: none"> <li>the closing balance for the statement period immediately prior to the date you were hospitalised; or</li> <li>12 monthly payments.</li> </ul> <p>We'll pay up to an aggregate limit of 12 monthly payments for all Extra Care claims.</p> <p><b>For example</b>, if you are hospitalised for 8 months and your monthly benefit is calculated at \$200, we'd pay \$1,600.</p> <p><b>For example</b>, if you are hospitalised for 4 months and your monthly benefit is calculated at \$1,200, we'd pay \$4,000 (because the maximum monthly benefit is \$1,000).</p> <p><b>For example</b>, if you are hospitalised for 10 days, we'd pay nothing because you are not hospitalised for 30 days.</p>

## 8.3 Important information about these benefits

- For Price Protection and Merchandise Protection, an item purchased using your card account for only part of the purchase price will receive a proportionate benefit. So if, for example, you pay 50% of the purchase price in cash and 50% on your Coles Group Source Gold MasterCard, and you then make a claim, 50% of the benefit will apply.
- For Merchandise Protection, if only part of a set of items is lost, stolen or damaged, and the remaining part can be used separately, a proportionate benefit is calculated.
- Benefits are calculated on a daily basis, that is 1/30<sup>th</sup> for each day of disability, unemployment or hospitalisation for which you can claim. For example, if after a 30 day qualifying period, you are disabled for a further 15 days, we'd pay for 45 days.
- The maximum policy benefit period is 36 months for Disability and Involuntary Unemployment combined. That means, if you make multiple Disability or Involuntary Unemployment claims during the period you are insured, we will only ever pay 36 months.
- The maximum policy benefit period is 12 months for Extra Care claims. That means, if you make multiple Extra Care claims during the period you are insured, we will only ever pay for 12 months.
- The maximum policy benefit is \$20,000. That means you can make multiple claims during the period you are insured, but the most we will only ever pay is \$20,000.
- All benefits are paid to your Coles Group Source Gold MasterCard account and not directly to you. This includes Price Protection, Merchandise Protection and Stolen Card Cover benefits, even if your account has a zero balance or is in credit when the benefit is paid.

# Exclusions

Things not covered are called exclusions. A full list of exclusions follow in this section.

## 9. Things not covered under Price Protection

- A price reduction of less than \$10,
- If the price reduction is due to price matching,
- If the price reduction is conditional on cash payment, or
- If the price reduction is offered as part of a special deal involving other items or benefits.
- The items listed below:

Items	Price Protection
Jewellery, precious metals and precious stones	Not covered
Cash or its equivalent (including gift vouchers, traveller's cheques, tickets, postal orders and other negotiable instruments)	Not covered
Perishable items including foodstuffs, groceries, beverages (both alcoholic and non-alcoholic) and other household consumables	Not covered
Animals and living plants	Not covered
Used and second hand items	Not covered
Special order items, tailor made items or one-of-a-kind items	Not covered
Items offered during a 'closing down', 'limited quantity', 'going out of business' or similar sale	Not covered
Items sold as floor display discounts, imperfect, seconds or damaged items.	Not covered

## 9.1 Things not covered under Merchandise Protection

- An item bought for less than \$10,
- The disappearance of an item in circumstances that are not explained to our reasonable satisfaction,
- Loss, theft or damage due to:
  - atmospheric or weather conditions, including the action of light
  - normal wear and tear
  - an inherent product defect in the item
  - you or someone in your household committing an illegal act
  - the action of insects, vermin, fungus, rust or pets
  - electrical or mechanical breakdown
  - maintaining, cleaning, restoring, dyeing or repairing the item
  - using the item for business purposes
  - you or someone in your household physically abusing or not taking reasonable care of the item, or
  - leaving it unattended in a public place, in an unlocked car, or with a person who deliberately damages it.

- The items listed below:

Items	Merchandise Protection
Watches	Not covered
Jewellery, precious metals and precious stones	Not covered
Cash or its equivalent (including gift vouchers, traveller's cheques, tickets, postal orders and other negotiable instruments)	Not covered
Perishable items including foodstuffs, groceries, beverages (both alcoholic and non-alcoholic) and other household consumables	Not covered
Animals and living plants	Not covered
Used and second hand items	Not covered
Items being delivered by courier or freight, for damage or loss while they are in transit	Not covered

## 9.2 For Stolen Card

- If you fail to report the theft to the police, or cannot give us an incident number and the contact details of the Police Station where the theft was reported,
- If you take part in an illegal or criminal activity, or
- If you lose your card, or do not take sufficient precautions to protect the card against theft.

## 9.3 For Life Cover

Any sickness or injury for which you have had symptoms, advice or treatment from a medical practitioner within 12 months before the policy began, and you require treatment for the same condition within the 12 months after the policy began.

## 9.4 For Critical Illness

- A Critical Illness which occurs within 90 days of the start date of the policy,
- Any sickness or injury for which you have had symptoms, advice or treatment from a medical practitioner within 12 months before the policy began, and you require treatment for the same condition within the 12 months after the policy began,
- A Critical Illness resulting from, or as a consequence of, any of the following:
  - angina pectoris,
  - non-cardiac chest pain,
  - transient ischaemic attacks, reversible ischaemic neurological deficit, vascular disease affecting the optic nerve, cerebral symptoms due to migraine or cerebral injury resulting from trauma or hypoxia,
  - carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or tumours which are histologically described as premalignant,
  - chronic lymphocytic leukaemia Binet Stages A&B or Rai Stages 0,1 and 2,

- melanomas with a depth of invasion less than Clark Level 3 or thickness less than 1.5mm Breslow as determined by histological examination,
- all hyperkeratosis or basal cell carcinomas of the skin,
- all squamous cell carcinomas of the skin, unless there has been a spread to other organs,
- Kaposi's sarcoma and other tumours associated with HIV infection, AIDS or AIDS related complex,
- prostatic cancers which are histologically described as TNM Classifications T1 (including T1a and T1b) or are of another equivalent or lesser classification,
- tumours treated by endoscopic procedures alone,
- tumours that are a recurrence or metastases of a tumour that first occurred before the end of 90 days after this policy began, or
- angioplasty, laser or other intra-arterial procedures and non surgical techniques in relation to coronary artery by-pass surgery.

## 9.5 Total and Permanent Disablement Cover

Any sickness or injury for which you have had symptoms, advice or treatment from a medical practitioner within 12 months before the policy began, and you require treatment for the same condition within the 12 months after the policy began.

## 9.6 Accidental Bodily Injury Cover

Any sickness or injury for which you have had symptoms, advice or treatment from a medical practitioner within 12 months before the policy began, and you require treatment for the same condition within the 12 months after the policy began.

## 9.7 Disability Cover

- Any sickness or injury for which you have had symptoms, advice or treatment from a medical practitioner within 12 months before the policy began, and you require treatment for the same condition within the 12 months after the policy began,
- Disability that occurs within 30 days after the date when the policy starts,
- A period of disability that is less than 30 consecutive days in duration,
- If you do not seek medical advice or fail to undertake treatment from a medical practitioner continuously while you are disabled,
- You return to gainful occupation,
- If you take part in a criminal activity,
- Normal pregnancy, unless your pregnancy symptoms develop into a pathological condition or sickness which is diagnosed by a doctor.
- You are receiving a monthly benefit for Unemployment Cover

## 9.8 Involuntary Unemployment Cover

- Unemployment that occurs within 30 days after the date when the policy starts,
- A period of unemployment that is less than 30 consecutive days in duration,

- You are engaged in seasonal work, contract work or for a specified task or period and your employment ceases at the end of that season, contract, task or period,
- You became aware of your impending unemployment before the policy started,
- You resign, accept voluntary redundancy, early retirement, or you abandon your employment,
- You are unemployed due to your deliberate or serious misconduct,
- You take part in a criminal activity,
- You take part in a strike or a lockout,
- You are self-employed and your business temporarily stops trading,
- You are receiving a monthly benefit for Disability Cover,
- You return to gainful occupation,
- You become unemployed as a result of having to provide regular and sustained care to a family member for a disability, where the family member had symptoms, advice or treatment for a medical condition within the 12 months before the policy began and requires treatment for the same condition within 12 months after the policy began.

## 9.9 Extra Care Cover

- Any sickness or injury for which you have had symptoms, advice or treatment from a medical practitioner within 12 months before the policy began, and you require treatment for the same condition within the 12 months after the policy began,
- Any hospitalisation that occurs within 30 days after the date when the policy starts,
- Any period of hospitalisation that is less than 30 consecutive days in duration, or
- Any hospitalisation for any medical operations or treatments that are not medically necessary, such as cosmetic or beauty treatment.

# Cancellations

## 10. Cancelling your policy

**Account Cover Plus is completely optional, so you can cancel it at any time. You can cancel your policy by telephoning 1800 800 230 or writing to us, and we will stop debiting the premium to your account.**

The cancellation takes effect from the end of the statement period for your card account during which we receive your cancellation request.

We can also cancel the policy by advising you in writing, but only if you have not complied with the terms and conditions of your card account, if you don't pay your premium as required, or for any other reason allowed under the law such as making a fraudulent claim.

The cancellation will take effect from the date we advise you in writing, and we will stop debiting the premium to your account.

## 11. When the policy ends

The policy will cease automatically when any of the following events occur:

- your credit contract is terminated or cancelled,
- you are in default under the credit contract and you have not remedied that default when requested to do so,
- you reach the age of 85,
- you cease to be an Australian resident,
- we pay the maximum policy benefit of \$20,000,
- we pay the maximum benefit of 36 monthly repayments for Disability and Involuntary Unemployment claims in total,
- you become bankrupt or enter into an arrangement with your creditors under the Bankruptcy Act 1966 (Cth),
- the policy is cancelled by you or by us, or
- you die.

## Premiums

### 12. How much does Account Cover Plus cost?

Peace of mind, for much less than you'd expect.

Account Cover Plus costs 1% of the monthly closing balance of your Coles Group Source Gold MasterCard account, up to a maximum monthly premium of \$50. It is debited to your card account and payable monthly.

The following table gives some examples:

Balance owing at the end of the monthly statement cycle	Monthly Premium
Nil	Nil
\$500	\$5
\$1,000	\$10
\$1,500	\$15
\$6,000	\$50
\$10,000	\$50
\$15,000	\$50

## Claims

### 13. How do I make a claim?

It's easy and straightforward to make a claim.

Simply call us on **1800 800 230** and we'll send you a claim form. In the case of Life Cover or Accidental Death Cover, your legal representative can call us. Claim forms can also be accessed at **[www.gemoney.com.au/insurance](http://www.gemoney.com.au/insurance)**.

Complete and sign the claim form, and return it to us as soon as possible. You'll need to provide us with information about your claim and the circumstances surrounding it, and any copies of documentation we may need.

#### For example:

- If you make a Price Protection or Merchandise Protection claim, we'll need proof of purchase and maybe a police report if the item is stolen or maliciously damaged.
- If you make a Stolen Card Cover claim, you will need to provide a Police incident number and the contact details of the Police Station where the theft was reported.
- If you make a claim for disability (which also includes Critical Illness, Total and Permanent Disablement, Accidental Bodily Injury or Extra Care Cover), we may need a report from your treating doctor, and we may also ask you to undergo a medical examination, at our cost, by a doctor we nominate who will report to us.
- If you make a claim for disability (which also includes Total and Permanent Disablement Cover) or involuntary unemployment we may need you to provide a letter from your employer, or evidence from Centrelink.

Detailed information on how to make a claim can be accessed online.

#### What you can expect

We understand you'll want to get it all sorted out quickly, and we are committed to providing a high level of service.

We undertake to:

- make a decision on your claim within 10 business days of receiving all the necessary information,
- make claim payments to your account within 3 business days of your claim being approved, and
- return any call you make to us within 1 business day of receiving your enquiry.

# Complaints

## 14. What if I have a complaint?

We want you to be completely satisfied with your policy and our service.

If you're not happy about something, please contact us first. We have an internal dispute resolution procedure, and you can quickly get that started by calling 1800 800 230 or by writing to GE Money at GPO Box 1571, Sydney, NSW 1025.

We'll do our best to resolve your complaint quickly and fairly, and we'll keep you informed of the progress.

If your complaint is not resolved in this way, you can contact the following independent and impartial body that provides a free external dispute resolution service:

### Financial Ombudsman Service

Mail: GPO Box 3 Melbourne VIC 3001

Telephone: 1300 780 808

Fax: (03) 9613 6399

Email: [info@fos.org.au](mailto:info@fos.org.au) or [www.fos.org.au](http://www.fos.org.au)

We also have a brochure '*Do you have a complaint relating to insurance?*' which has everything you need to know about these procedures. Please call us and we'll send you a copy.

Hallmark General follows the General Insurance Code of Practice, and you'll find it on the Insurance Council of Australia's website at [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au)

# Definitions

## 15. Definitions

### Not sure about any of the terms in this Product Disclosure Statement?

There are some special meanings for certain words and phrases when it comes to insurance. If you're still not clear and need further explanation, please call us on 1800 800 230.

### Balance owing on your card account

- For Disability Cover, Involuntary Unemployment Cover and Extra Care Cover, the closing balance on your card, less any overdue or overlimit amounts, at the end of the relevant statement period as shown on your statement of account.
- For Life Cover, Accidental Death Cover, Critical Illness Cover, Total and Permanent Disablement Cover, and Accidental Bodily Injury Cover, the outstanding balance on your account at the date of your death, excluding any overdue or overlimit amounts, fees and other charges imposed on any overdue or overlimit amounts.

### Cancer

The histologically confirmed diagnosis of one or more malignant tumours. Malignant tumours are characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue. They include leukaemia, lymphoma, Hodgkin's disease and other malignant bone marrow disorders.

### Casual and temporary employment

Employment where:

- your job is short-term, irregular and uncertain, and
- you are not guaranteed regular work on an ongoing basis, and
- you have no guarantee of future employment, and
- you are not entitled to either paid holiday leave or paid sick leave.

### Coles Group Source Gold MasterCard account

Your Coles Group Source™ Gold MasterCard® card and/or account with GE Capital Finance Australia (**GECAFA**).

### Coronary artery disease requiring surgery

The first undergoing of coronary artery by-pass grafting to two or more coronary arteries performed via open chest surgery for the treatment of coronary artery disease where angioplasty is contra-indicated. The surgery must be considered medically necessary by a consultant cardiologist.

### Disabled, disability, disablement

Due to sickness or injury, you are prevented from engaging in all of the duties of any occupation for which you are reasonably suited by education, training and experience. A doctor acceptable to us must certify the disability.

### Gainful occupation

Any work or function performed for reward compensation or profit, which is not casual or temporary.

### Heart attack

The death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis shall be confirmed by a consultant cardiologist and based on:

- a history of typical chest pain, and
- confirmatory new electrocardiogram (ECG) changes, and
- a diagnostic elevation of cardiac enzymes or an increase in Troponin 1, to three times the upper limit of normal.

### Hospitalisation, hospitalised

A stay as a patient in a public or private hospital registered or administered in accordance with the applicable State or Territory health legislation, which has accommodation for patients staying there and organised facilities for diagnosis and major surgery. It does not include a stay in a convalescent, nursing or rest home, or a convalescent, nursing self-care or rest section of a hospital.

### Involuntary unemployment

- If you are an **employee**, you stop working as a result of being terminated or being made redundant by your employer, where the job loss is not of your choosing.
- If you are **self-employed or in a business partnership**, you stop working and it's not of your choosing, because;
  - you stop the business trading permanently or start to wind it up,

- the business is placed in the hands of an insolvency practitioner, or
- for partnerships, you stop trading permanently or dissolve or start to dissolve the partnership.
- If you work on a **contract or seasonal** basis, you stop working as a result of being terminated or made redundant by your employer before the agreed expiry date of the contract, season or task, where the job loss is not of your choosing.
- If you lose your job because you have to provide regular and sustained **care for a family member** without receiving an income (other than Centrelink Carer's Allowance or equivalent), where the accident, condition or disability which caused this need for care, occurred after the policy started.

### Kidney failure

End stage renal failure presenting as chronic irreversible failure of both kidneys to function requiring permanent regular renal dialysis.

### Loss of hearing

Total, permanent and irreversible loss of hearing in both ears, certified by a doctor acceptable to us.

### Loss of a limb

- Complete severance through or above the wrist or ankle, or
- Total, permanent and irreversible loss of use of the arm or leg, certified by a doctor acceptable to us.

### Loss of sight

Total, permanent and irreversible loss of sight, certified by a doctor acceptable to us.

### Loss of speech

Total, permanent and irreversible loss of the power of speech, certified by a doctor acceptable to us.

### Major organ transplant

The first undergoing of 'human to human' organ transplant from a donor to the life insured of:

- one or more of the following organs:
  - kidney,
  - liver,
  - heart,
  - lungs,
  - pancreas, or
- bone marrow.

The operation must be considered medically necessary by the appropriate consultant.

### Monthly benefit

10% of the closing balance on your Coles Group Source Gold MasterCard account for the statement period immediately prior to the date of Disability, Involuntary Unemployment or hospitalisation under the Extra Care Cover, up to a maximum of \$1,000 per month and not less than \$30 per month. The monthly benefit is calculated on a daily

basis, that is, 1/30<sup>th</sup> of the monthly benefit for each day of Disability, Involuntary Unemployment or hospitalisation.

### Normal pregnancy

- Symptoms which normally accompany pregnancy or multiple pregnancy and which are generally of a minor and/or temporary nature (for example, morning sickness, fatigue or back pain), do not represent a medical hazard to mother or baby, or are a combination of minor symptoms, and
- Childbirth, including delivery by caesarean section or any other medically or surgically assisted delivery, which does not cause medical complications.

### Self-employed

You are working in a business and:

- you have power or control or influence over the business because you own it, or are a major shareholder in the company that owns it, or a partner in the partnership that owns it,
- you are working for payment or reward, and
- you are not an employee of another business.

### Stroke

The first occurrence of a cerebrovascular accident or incident producing permanent neurological deficit resulting in at least 25% impairment of whole person function. A cerebrovascular accident includes infarction of brain tissue, intracranial and/or subarachnoid haemorrhage, or embolisation from an extracranial source. There must be clear evidence on a Computerised Tomography (CT) or Magnetic Resonance Imaging (MRI) cerebral scan that a stroke has occurred.

### Total and permanent disablement

- You suffer the loss of two limbs or the sight of both eyes or the loss of one limb and the sight of one eye, or
- Having been absent from work through sickness or injury for an initial period of 6 consecutive months, your being entirely prevented due to injury from engaging in all of the duties of any occupation for which you are reasonably suited by education, training or experience.

A doctor acceptable to us must certify the total and permanent disablement.

### We, our, us

- For Price Protection, Merchandise Protection, Stolen Card Cover, Total and Permanent Disablement Cover, Accidental Bodily Injury Cover, Disability Cover, Involuntary Unemployment Cover and Extra Care Cover, means Hallmark General Insurance Company Ltd.
- For Life Cover, Accidental Death Cover and Critical Illness Cover, means Hallmark Life Insurance Company Ltd.

### Work, working

At least 16 hours per week of employment for salary or wages, including self-employment, a partner in a partnership, full-time, part-time, contract or seasonal worker, or if you are contracted for a specified season, period or task. It does not include casual or temporary employment.

## You, your

The person who has entered into a credit contract with GE Capital Finance Australia (**GECFA**) for your Coles Group Source Gold MasterCard account, and to whom we have sent a letter confirming that they have Account Cover Plus.

If, when you applied for Account Cover Plus, you nominated your partner as the main income earner to be covered under Life Cover, Accidental Death Cover, Critical Illness Cover, Total and Permanent Disablement Cover, Accidental Bodily Injury Cover, Disability Cover, Involuntary Unemployment Cover and Extra Care Cover, then any reference to “you” in relation to a claim under these covers means your nominated partner.

## Privacy

### 16. Privacy notice and consent

We cannot issue an insurance policy to you without your personal information.

Hallmark Life, Hallmark General and other GE companies (**we**) collect personal information about you:

- to provide and manage products and services,
- to develop new products and services,
- to perform administrative tasks and manage business operations,
- for planning, product development and research,
- for fraud, crime prevention and investigation,
- to handle insurance claims, and
- to comply with legislative and regulatory requirements.

We may also use your personal information to tell you about products and services of GE companies and other offers from third parties that may be of interest to you.

We disclose your personal information as necessary to third parties for the uses set out above. Those third parties may include other GE companies (both in Australia and overseas), contractors, agents, medical practitioners, delivery companies, mail houses, call centres, debt collection agencies, claims handlers, data analysts and professional advisers.

We limit the use and disclosure of any personal information we give those parties to the specific purpose for which we give it. We will not disclose your personal information to a third party located overseas unless there are arrangements in place to protect your personal information.

By applying for insurance through us you consent to us collecting, using and disclosing personal information about you in the ways set out above.

*You can always opt out of us using personal information to tell you about products and services by calling 1300 134 508, or writing to GE Money at 572 Swan Street, Richmond VIC 3121. You can access the personal information we hold about you (subject to the Privacy Act 1988) by using these same contact details.*

## Terms

### 17. Other policy terms

#### Varying the policy

We may vary the terms of the covers written by Hallmark Life (including the percentage used to work out the monthly instalments of premium) by giving you 30 days' written notice.

Where permitted by law, we may vary the terms of the other covers by giving you 30 days' written notice.

#### Governing law

The policy is governed by the law in force in New South Wales. Each party submits to the non-exclusive jurisdiction of the courts of New South Wales.

#### No assignment

Your interest in this policy cannot be assigned to any other person.

There are some important things to consider before making a decision about financial services. This Financial Services Guide (FSG) will help you

## Financial Services Guide (FSG)

### About this Guide

There are some important things to consider before making a decision about financial services. This Financial Services Guide (FSG) will help you by explaining how:

- we and the other parties involved receive remuneration for those services, and
- complaints are dealt with.

### About us

This FSG is given on behalf of:

- Hallmark General,
- GE Capital Finance Australia ABN 42 008 583 588 AR 260525 (**GECFA**) which is the credit provider for your Coles Group Source Gold MasterCard account and an authorised representative of Hallmark General,
- Telnet Services Limited ABN 69 388 623 393, AR 334243 (**Telnet**), an authorised representative of Hallmark General, and
- each Telnet telephone operator who has been appointed as an authorised representative of Hallmark General (**Telnet Representatives**).

Hallmark General, Hallmark Life and GECFA are all members of the GE group of companies and all trade as GE Money.

Our contact details are set out on page 7.

Hallmark General and GECFA are authorised to do the following in relation to the covers included in the Account Cover Plus policy:

- issue, vary or dispose of a financial product and arrange for each of these, and
- provide general financial product advice.

Hallmark General enters into contracts for Life Cover on behalf of Hallmark Life, under a binder. A binder authorises a person to issue an insurance policy as though they were the insurer. Hallmark General and GECFA provide general financial product advice on behalf of Hallmark General. They provide the other financial services set out above on behalf of Hallmark General and Hallmark Life as the insurers of the relevant covers and Hallmark General as licensee.

## Telnet

Telnet and each of the Telnet Representatives are authorised to:

- deal in, and
- provide general financial product advice only in relation to

general insurance products and life risk insurance products (**GE Money insurance products**) that Hallmark General makes available to persons who have credit cards issued in Australia by GE companies (**GE Money customers**). They arrange for the issue of GE Money insurance products on behalf of Hallmark General and Hallmark Life, as the insurers of the relevant products, and Hallmark General as licensee. They also provide general financial product advice on behalf of Hallmark General as licensee in relation to GE Money insurance products.

Telnet provides call centre services to Hallmark General. The Telnet Representative's role is to:

- telephone GE Money customers,
- explain the significant benefits of GE Money insurance products to GE Money customers, and
- take applications for GE Money insurance products from GE Money customers who wish to buy them.

## Our compensation arrangements

The Australian Prudential Regulation Authority (APRA) supervises the financial obligations Hallmark General and Hallmark Life have to their customers including arrangements for compensating retail clients for losses that they may suffer as a result of Hallmark General, Hallmark Life or their representatives breaching Chapter 7 of the Corporations Act.

On this basis, Hallmark General and Hallmark Life are exempt from the requirements for compensation arrangements under s912B of that Act.

## Remuneration and other benefits

### Hallmark General

Hallmark General is paid monthly, on an 'at cost' basis, for providing support services to Hallmark Life. For example, each month Hallmark Life pays Hallmark General a share of the office rent as it falls due.

### GECFA

Hallmark general pays GECFA a commission of 20% of the premium, before Government charges.

### Telnet

Hallmark General pays Telnet the following fees:

- a set-up fee to operate the call centre program,
- a fixed fee for calls made by Telnet employees, and
- remuneration fees may be payable to Telnet from time to time for administrative, training, new campaign and ancillary costs.

## Employees

Employees of GE companies are paid a salary. Some employees are also eligible for a commission payment on the sale of an insurance policy. Some GE employees are eligible for performance bonuses that are based on the amount of insurance sold.

### If you have a complaint

Details of our dispute resolution procedures are set out on page 22.

Hallmark General has authorised the distribution of this FSG.

Please call 1800 800 230 if you:

- do not want to receive further marketing materials like this,
- would like to register on our No Contact/No Call register, which means that we will not telephone you to offer insurance products unless you ask us to, or
- want to tell us how often and at what times we can telephone you to offer insurance products.