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Credit Card Insurance application

PLEASE COMPLETE THE APPLICATION FORM (REQUIRED BY THE UNDERWRITER) AND RETURN TO TSB BANK.

Your personal details

PRINCIPAL CARDHOLDER

PLEASE TICK ONE BOX. Mr ☐ Mrs ☐ Miss ☐ Ms ☐

First name(s) in full

Surname

Residential Address

Postal Address IF DIFFERS FROM ABOVE ADDRESS

Date of birth / /

Home phone ( )

Business phone ( )

☐ Yes, please enrol me for TSB Bank Credit Card Insurance.
PLEASE TICK BOX.

Visa card no.

Signature

Date / /

PLEASE SEE OVER FOR JOINT CARDHOLDER APPLICATION

When it comes to credit, it's always good to know you have a safety net if you're unable to pay your balance. Our Credit Card Insurance can help with your credit card repayments if you suffer an accident, illness or death, or if you are made redundant or bankrupt.

PLEASE TEAR HERE ▶

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Expect extra reassurance

CREDIT CARD INSURANCE

GADGET 5957 DATE 10/09

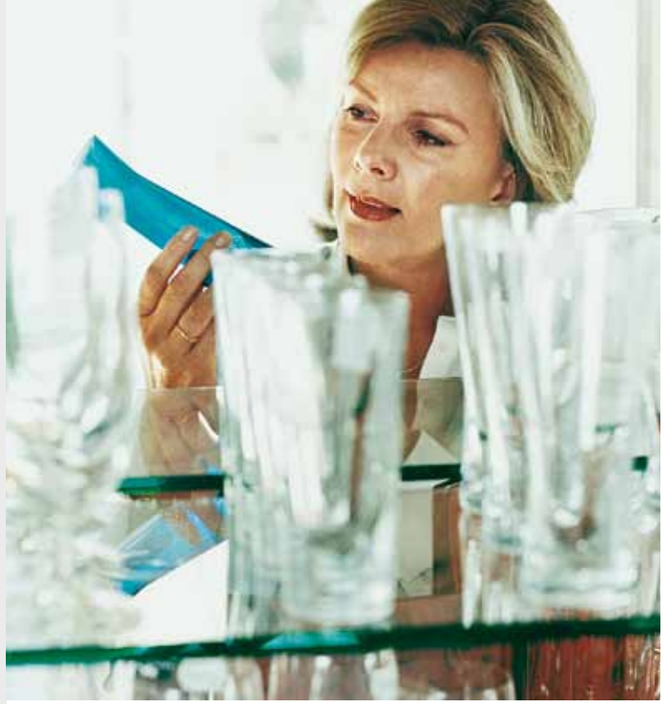
Benefits summary

TSB Bank Credit Card Insurance underwritten by Sovereign Assurance Co Ltd will pay:

- Three times your minimum monthly instalment if you cannot work for at least 30 consecutive days due to an accident or illness, up to a maximum of $60,000 or 20 months, whichever occurs first.
- Three times your minimum monthly instalment if you are made redundant from full time employment for at least 30 consecutive days, up to a maximum of $20,000 or six months, whichever occurs first.
- Your outstanding credit card balance if you die, up to a maximum of $20,000.
- Your outstanding credit card balance if you are permanently disabled, up to a maximum of $20,000.
- Your outstanding credit card balance if you are self-employed and are declared bankrupt, up to a maximum of $20,000.

Your acceptance is guaranteed, with no health questions or medicals required.

- Cover costs 78 cents for every $100 (or part thereof) owing on your monthly statement. Joint cover is available for a discounted premium of $1.34 for every $100 (or part thereof) owing. If your monthly statement has a zero, or credit, balance then there's no premium charged – so you only pay for the cover when you may need it.



Conditions of cover

We've kept it to a minimum but there are some things you need to know about:

- You cannot claim in the first six months for any disability as the result of an accident or illness you had prior to taking TSB Bank Credit Card Insurance. After six months pre-existing conditions are covered. We also don't cover any illness or accident that occurs within the first 14 days of the cover or any redundancy that occurs within the first 30 days of cover. No premium refund will be made if there has been a claim within 30 days of the cover commencing and the policy is subsequently cancelled within the same period.
- Payments start on the date your doctor said you couldn't work or in the case of redundancy the date you registered as unemployed.
- Full time employment means you are working for 25 or more hours per week with the same employer.
- You cannot claim for something due to alcohol or drugs, suicide or self-inflicted injury or for the normal effects of pregnancy or childbirth. We trust this summary explains the wide protection given by TSB Bank Credit Card Insurance; some other conditions and exclusions do apply and when you enrol we will send you your full TSB Bank Credit Card Insurance policy document. You should read this through to make sure you understand it; if you are not happy with the cover provided you can cancel the policy within 30 days and we will refund any premium charges.

Claims process

For all claims please contact Sovereign Assurance Co Ltd on 0800 355 773.

Useful Information: TSB Bank Credit Card Insurance is underwritten by Sovereign Assurance Company Limited, 74 Taharoto Road, Takapuna, North Shore 0622, Private Bag Sovereign, Victoria Street West, Auckland 1142. For confirmation of Sovereign's Credit Rating, please visit the Bank's website; www.tsbbank.co.nz or contact any branch of TSB Bank. TSB Bank Limited does not guarantee or underwrite this insurance product marketed on behalf of Sovereign and is not liable if the insurer declines to pay a claim. TSB Bank Ltd receives a commission from the sale of insurance policies sold on behalf of Sovereign Assurance Company Limited. All information contained in this brochure is accurate as at October 2009.

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