



Motor Vehicle Insurance Product Disclosure Statement



Welcome

This Product Disclosure Statement (PDS) is an important legal document that contains details of your motor vehicle insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

Cooling off period

You have 21 days to consider the information in your PDS. This is the cooling off period. If you wish, and provided you have not made a claim, you can cancel your insurance within 21 days from the day cover began. We will then refund in full any money you have paid.

Information about the cost of the insurance

The amount you pay for insurance depends on the type of cover and options you choose (see pages 13, 14 and 23 for details), the type of vehicle and its location, the drivers of your vehicle (including their age, driving and insurance record) and any discounts for which you qualify.

Please contact us (see back cover for details) to get a quote based on the cover you want. If you decide to buy insurance from us, the amount payable shown on your certificate of insurance will include any discounts, compulsory government charges, GST and Fire Services Levy (FSL) if applicable.

We might advertise special offers and benefits from time to time. If we have a special offer available that is not in this PDS, we can give you a separate terms and conditions brochure about the offer if you ask us. The offers might be short-term and we can withdraw them at any time.

Why the cost of insurance can change

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by many factors including:

- the cost of claims we have paid to other customers
- any changes in government taxes or charges
- the cost of claims we expect to pay in the future
- our expenses of doing business.

We may 'cap' the amount of any increase on renewal. This means we pass only part of the increase on to you.

The amount of the 'cap' on pay by the month policies will differ to that for annual policies. As a result, if you pay by the month, and your premium is capped, and you change from paying monthly to annually, your annual premium will be higher than the premium that would have been charged if you had paid annually in the past.

Other costs, fees and charges

The costs, fees and charges that you might have to pay are listed in the table below.

type of cost, fee or charge	details
<p>Cancellation fee If you cancel your cover in the period of insurance, we can charge a fee. We will not charge a fee if:</p> <ul style="list-style-type: none"> • you are transferring cover to another motor vehicle policy with us or • you cancel the cover within the cooling off period or • we cancel the cover for any reason. 	<p>The amount of the fee is \$30 (plus relevant government charges) for each vehicle insured.</p> <p>The most we will charge you is \$60 (plus relevant government charges) if you cancel a policy covering more than one vehicle.</p> <p>This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued.</p>
<p>Pay by the month fees</p>	<p>The fee is 15% of the premium for the period of insurance. Your monthly payment equals your premium plus this fee, divided by the number of months in the period of insurance.</p>
<p>Excess</p>	<p>The amount you might have to pay if you make a claim. If you must pay an excess, the amount will be shown on your certificate of insurance.</p>
<p>Contribution/depreciation</p>	<p>You might have to contribute to the cost of repairing tyres, engines, accessories, paintwork, bodywork, radiators, batteries, interior trims or caravan annexes affected by wear and tear or rust and corrosion. How much you pay depends on how worn these items were when the damage happened.</p>
<p>Refund of payment for hire car</p>	<p>If you withdraw your claim or we refuse to accept it, you might have to refund to us any payments we have already made for the hire of the car.</p>

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Summary of covers

The tables below summarise the covers, additional features and optional covers available or not available under the various policies we offer. This table is a guide only. For further details of the cover and the amounts we will pay for any claim, please read this Product Disclosure Statement.

summary of standard cover (all vehicles)	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage	page
Accidental damage to other people's property (up to \$20 million)	✓	✓	✓	14
Accidental loss or damage to your vehicle	✓	✓▼	✗	13
Australia-wide claims service	✓	✓	✓	27
Automatic cover for contents of a caravan (up to \$500)	✓	✗	✗	21
Automatic cover when changing vehicles	✓	✓	✓	11
Cover for employer, principal or partner*	✓	✓	✓	14
Damage by uninsured drivers	✓	✓ (up to \$5,000)*	✓ (up to \$5,000)*	17
Driver fatality from an event (\$5,000)*	✓	✓▼	✗	17
Emergency repairs (up to \$300)	✓	✓▼	✗	16
Emergency travel and accommodation (up to \$500)	✓	✓▼	✗	16
Lifetime guarantee for authorised repairs	✓	✓	✓	29
Medical expenses (up to \$500)*	✓	✓▼	✗	16
Monthly payments	✓	✓	✓	12
No excess if we agree you were not at fault and you can identify the person at fault	✓	✓	✗	28
Personal property stolen/damaged in an event involving your vehicle (up to \$300)*	✓	✗	✗	16
Replacement of locks and stolen keys (up to \$300)*	✓	✓▼	✗	17
Towing and protection of your vehicle	✓	✓▼	✗	18

* These features do not apply to caravans and trailers

✓ Covered ✗ Not covered ▼ Caused by fire or theft

For more information about the types of cover that we offer, see pages 13 to 23 for details.

Summary of covers (cont)

summary of additional features for cars, 4WDs, utilities and vans up to 2 tonnes carrying capacity manufactured after 1975	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage	page
Hire car after theft up to 14 days	✓	✓	✗	15
New replacement vehicle plus on road costs if you are the first registered owner of your vehicle and it is a total loss within 2 years of the date your vehicle was first registered (this feature also applies to motor cycles).	✓	✗	✗	15

summary of optional cover for cars, 4WDs, utilities and vans up to 2 tonnes carrying capacity manufactured after 1975	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage	page
Hire car after damage in an event up to 14 days	✓	✗	✗	13
No Claim Discount/Rating protection	✓	✗	✗	13
Windscreen and window glass damage	✓	✗	✗	13
Named driver (restricted cover)	✓	✗	✗	13

summary of optional cover for caravans	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage	page
Annexe cover	✓	✗	✗	23
Increasing the automatic cover for contents beyond \$500	✓	✗	✗	23

summary of optional cover for veteran and vintage vehicles	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage	page
Salvage option	✓	✗	✗	14

✓ Covered ✗ Not covered

For more information about the types of cover that we offer, see pages 13 to 23 for details.

Important terms explained

The following table defines and explains the meaning of some terms used in this Product Disclosure Statement.

term	meaning
accessories and modifications	Alterations or additions that change the performance, security or value of the vehicle. This includes the body, wheels, tyres, rims, engine, exhaust, extraction system, transmission, paintwork, suspension, instruments, sound system or interior.
agreed value	The amount we agree to insure your vehicle for. This can change when you renew your policy. Your certificate of insurance will show this amount. As the agreed value is the maximum amount that we will pay for your vehicle in the event of a claim, it is important that the agreed value accurately reflects the value of your vehicle.
authorised repairs	Where we have an agreement with a repairer to conduct the repairs to your vehicle.
caravan and trailer	Caravan, camper trailer and trailer described on your certificate of insurance and its fixtures and fittings. This includes: <ul style="list-style-type: none"> • annexes which are not in use and are locked in your caravan or camper trailer • retractable awnings permanently attached to your caravan or camper trailer • tropical and free standing roofs and garden sheds located on the site of the insured unregistered on-site caravan.
certificate of insurance	The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.
contents in your caravan or annexe	Contents you own in your caravan, annexe or garden shed (located on the site of the insured unregistered on-site caravan) that are not fixtures or fittings and are described on your certificate of insurance. Contents do not include: <ul style="list-style-type: none"> • food or beverages • money, negotiable documents, cheques, credit cards, financial transaction cards, stamps, title deeds, passports, uncut gems or stones • any collections or memorabilia • mobile phones • information stored electronically or any other way • animals or plants • musical instruments • items used for business purposes • motor vehicles, bikes and scooters (motorised or not), hang gliders, aircraft, aerial devices and their equipment • watercraft, including surfboards, surf or water skis, sailboards and accessories.

Important terms explained (cont)

term	meaning
Duty of Disclosure	<p>You have a Duty of Disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.</p> <p>It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.</p> <p>The information you tell us can affect:</p> <ul style="list-style-type: none"> • the amount of your premium • if we will insure you • if special conditions will apply to your policy. <p>You do not need to tell us of anything which:</p> <ul style="list-style-type: none"> • reduces the chances of you making a claim or • we should know about because of the business we are in or • we tell you we do not want to know. <p>If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved, we can treat the policy as if it had never existed.</p>
event	<p>Event means accidental loss or damage, fire, theft or attempted theft, malicious damage or storm damage. Events must:</p> <ul style="list-style-type: none"> • happen in the period of insurance and • be unforeseen and unintended by you. <p>The type of cover you have determines which events are covered.</p>
excess	<p>Excess is the amount you might have to pay if you claim. The amount and types of excess are shown on your certificate of insurance. Depending on the circumstances, you might have to pay more than one type of excess when you claim. You must pay the excess in full.</p>
first registered owner	<p>First registered owner or a person who bought an 'ex-demonstrator' vehicle from a licensed motor dealer who was the first registered owner of the vehicle.</p>
inexperienced driver	<p>An inexperienced driver is a person who is 25 years or over and has not held a driver's licence for at least the past 2 consecutive years.</p>
listed driver	<p>The person or people shown on your certificate of insurance as Listed Drivers.</p>
market value	<p>The amount we calculate the market would pay for your vehicle. It takes into account the age, make, model, kilometres travelled and condition of your vehicle immediately before the event. We might use recognised industry publications to calculate the amount.</p>

Important terms explained (cont)

term	meaning
period of insurance	The time you are covered by insurance. It is shown on your certificate of insurance.
personal property	Items in your vehicle (not including a caravan or trailer) at the time of the event. It does not include cash, tools (except those supplied as standard by the vehicle manufacturer or similar replacements) or items used for your business.
policy	Your insurance contract. It consists of this PDS, your application for insurance and your latest certificate of insurance.
premium	The amount you pay us for insurance. You also pay stamp duty, GST, any additional government charges and Fire Services Levy (FSL) if applicable.
Product Disclosure Statement (PDS)	PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS.
Recommended Repairer	A repairer who has been appointed by us as a Recommended Repairer because we have assessed the repairer as capable of meeting our strict standards of quality workmanship, timeliness, efficiency and cost effectiveness. Repairs carried out by a Recommended Repairer carry a Lifetime guarantee on materials and workmanship (see page 29 for details).
site	The licensed caravan park, residential property or other place we have agreed to, that is shown on your certificate of insurance and where your on-site unregistered caravan and annexe is kept.
sum insured	The maximum amount we will pay if your vehicle is lost or damaged in an event. It includes the value of any accessories or modifications we have agreed to insure as part of your vehicle and is shown on your certificate of insurance.
Supplementary PDS	A document that updates or adds to the information in the PDS.

Important terms explained (cont)

term	meaning
vehicle	<p>The vehicle described on your certificate of insurance. It includes caravans and trailers. It also includes the following accessories if they are in or on your vehicle:</p> <ul style="list-style-type: none"> - baby capsule/car seats - bicycle carriers - bonnet protector - cargo barrier - cruise control - dash mats - decorative wheel trims - fire extinguisher - floor mats - headlamp guards - motor cycle helmets, gloves, or associated riding clothes up to a maximum of \$350 in total (if we pay a claim covering your motor cycle) - mud flaps - panel/rust protection - pinstriping - paint protection - protective mouldings - rear louvre sunshade - commercial or vehicle-related signage (up to \$300) - registration plate covers - seat covers - side steps for a 4WD - spare wheel cover - standard sound systems (fitted as standard by manufacturer) - steering locks - tools supplied as standard by the vehicle manufacturer or similar replacements - tow bars - weather shield. <p>It also includes the following caravan and trailer fittings and fixtures:</p> <ul style="list-style-type: none"> - stoves and ovens - electrical or gas appliances - air conditioners - furniture - fly screens – curtains and their fittings - water tanks and pumps - generator plant and bottled gas cylinders. <p>Other vehicle accessories or modifications are included if we have agreed to insure them as part of your vehicle and they are shown on your certificate of insurance.</p>
vehicle use	<p>Use can be:</p> <ul style="list-style-type: none"> • private - if not used in connection with earning an income, or if the only such use is driving to and from work and/or occasional use in connection with work • goods carrying/trade - if used in connection with a recognised trade • business - if used in connection with an occupation or business in a way not listed above.
we, us, our	<p>See back cover.</p>
you, your	<p>The person or people shown as the insured on your certificate of insurance. It includes your partner or family members who normally live with you. For Third Party Property Damage Cover, the term is extended to include anyone you authorise to drive your vehicle.</p>

Your responsibilities

When you buy insurance from us, you are responsible for keeping your details up to date and providing correct information.

Your Duty of Disclosure

You must comply with your Duty of Disclosure when you apply for insurance with us and each time you renew or alter your cover. (See page 8 for details.)

Keeping details up to date and providing information

You need to tell us immediately if:

- any details on your certificate of insurance are incorrect or have changed
- your vehicle has been modified or has had accessories fitted that are not included as part of your vehicle. (See page 10 for details.)
- you change your address, your vehicle, the place where you keep your vehicle, the drivers of your vehicle or the way you use your vehicle
- anyone who might drive or be in charge of your vehicle has, over the past 5 years, had changes to their:
 - driving or insurance record
 - criminal history relating to fraud, theft, burglary, drugs, arson, criminal, malicious or wilful damage
- there are any changes to the physical condition of your vehicle
- there are any events involving your vehicle that might result in a claim on your policy.

Replacing your vehicle

If you replace your vehicle in the period of insurance, we will give you the same type of cover you had for your previous vehicle for up to 14 days, if:

- you tell us about the change within 14 days of your purchase and
- we agree to cover your replacement vehicle.

Once cover on your replacement vehicle starts, the cover on your previous vehicle stops.

When you tell us your details have changed (including that you have replaced your vehicle), we might charge you an extra premium, add special conditions or cancel your policy.

Other responsibilities for people covered by the policy

- Follow all the conditions set out in your policy and certificate of insurance.
- Take all reasonable precautions to prevent loss, damage or legal liability.
- Keep your vehicle, its tools, parts and accessories in good condition (eg. free of rust).

Your responsibilities (cont)

Not meeting your responsibilities

If you or anyone covered by this policy do not tell us everything relevant, or if you mislead us, or if you fail to meet your responsibilities, we can refuse to pay a claim, reduce the amount we pay or cancel your policy. If fraud is involved, we can treat the policy as if it had never existed.

Paying your premiums

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date. If you pay after the due date, we can reject your payment and your policy will cease from the due date. If we accept your late payment, we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date.

Paying premiums monthly

If you pay your premium by monthly instalment and your payment is overdue we can:

- refuse to pay a claim if payment is 14 days (or more) late and
- cancel your policy without notice if your payment is a month (or more) late.

If you do not pay the premium and other charges in full, we will reduce the period of insurance so it is in line with the amount you paid.

Cancellations

You can cancel the cover at any time. The cancellation takes effect on the date we receive the request from any insured named on the certificate of insurance.

We can cancel your cover at any time according to law. If you make a yearly payment, we can cancel your cover if you do not pay the premium by the due date. If you pay by monthly instalments and an instalment is unpaid for more than 1 month, we can cancel your cover without notice to you.

We will refund any money we owe you less any cancellation fee that might apply (see page 3 for details) and non-refundable government charges.

Types of covers

You need to choose a cover that fits your circumstances. There are 3 types of cover available:

- Comprehensive Cover
- Fire, Theft and Third Party Property Damage/Extra Cover
- Third Party Property Damage Cover.

The cover you choose will be shown on your certificate of insurance.

Comprehensive Cover

You are covered for loss of or damage to your vehicle caused by an event in the period of insurance. It includes loss or damage to your vehicle caused by another party, whether they are insured or not. It also includes the cover provided by our Third Party Property Damage Cover. If you have the named driver option shown on your certificate of insurance, it will affect your cover. (See below.)

Optional Covers

Any options you choose and we agree to give you will be shown on your certificate of insurance. Depending on your policy options, your premium might increase or decrease.

The following 4 options are available if you have comprehensive cover for a car, 4WD, utility or van, up to 2 tonnes carrying capacity which was manufactured after 1975. It might also be available for some other vehicle types. Please ask us for details.

- **Hire car after an event.** We will arrange and pay the reasonable costs for a 'small' category hire car (sedan or hatch) for up to 14 days if your vehicle is damaged by an event. This cover stops before 14 days if we repair your vehicle and return it to you or we settle your claim. You are responsible for all running costs and extras of the hire car, including paying a deposit with the hire car company. If you withdraw your claim or we refuse to accept it, you might have to refund to us any payments for the hire car we have already made. You can also use this option in conjunction with the 'hire car after theft' feature (see page 15 for details) if your vehicle is damaged after theft and repairs are not completed within 14 days from the time it was stolen.
- **Protection of your No Claim Discount/Rating (NCD).** Your NCD will not be reduced, even if you make a claim. (See page 31 for details.)
- **Windscreen and window glass damage only cover.** If only the windscreen or window glass in your vehicle is damaged as the result of an event, you will not have to pay any excess for that claim, even if an excess would otherwise apply. This cover is limited to one claim per insurance period. We can choose to repair or replace the damaged windscreen or window glass.
- **Named driver.** You will get a premium discount but claims for accidental loss or damage (to your vehicle or to other people's property) will only be covered if the person driving or in charge of your vehicle was, at the time of the event:
 - a listed driver or
 - not at fault (and we agree) or
 - using your vehicle to seek medical treatment and you can show us evidence of this or
 - a commercial operator you pay for repairing, servicing or testing your vehicle or
 - working for payment as a car park or car wash attendant or a valet.

If you remove this option, your premium may be higher than it would have been had you not chosen the option.

Types of covers (cont)

Salvage option. If you have comprehensive cover for a veteran or vintage vehicle, you can choose this option. If your vehicle is a total loss as the result of an event, you can keep your wrecked vehicle and still be paid the claim in full.

Fire, Theft and Third Party Property Damage/Extra Cover

You are covered for any accidental loss of or damage to your vehicle caused by fire or theft in the period of insurance. Fire, Theft and Third Party Property Damage/Extra Cover also includes Third Party Property Damage Cover. (See below.)

Third Party Property Damage Cover

You are covered for the amounts you must legally pay another person to compensate for loss of or damage to their property if the loss or damage is caused by your vehicle as a result of an event in the period of insurance. Our cover is limited to \$20 million (unless a lower limit is shown on your certificate of insurance). It includes legal and other costs that we have agreed to pay when you make a claim. The amount shown on your certificate of insurance is the most that we will pay under any cover, even if there are several claims against you relating to the event.

The cover includes:

- property damage that is the responsibility of your employer, principal or partner because you were driving your vehicle in connection with your occupation
- the cost of cleaning up by emergency services after an event involving your vehicle
- claims for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with:
 - property falling from your vehicle or
 - property being loaded or unloaded from your vehicle.

We do not cover damage to the actual property that falls or is being loaded or unloaded from your vehicle.

Additional features

Depending on your type of cover, you get these extra features if we accept your claim. (These features do not apply to caravans and trailers. For features that do apply to caravans and trailers see page 21.)

feature	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage
<p>new vehicle after total loss</p> <p>If you are the first registered owner of a car, 4WD, motor cycle, utility or van up to 2 tonnes carrying capacity, you can choose to accept a new replacement vehicle of the same make, model and series if:</p> <ul style="list-style-type: none"> • your vehicle is a total loss because of an event that occurred within 2 years of the date your vehicle was first registered and • a vehicle of the same make, model and series is available within Australia and • anyone who provided finance for your vehicle agrees. <p>We will also pay all on-road costs and your insurance policy will continue to its expiry date if we agree to continue to insure you.</p>	✓	✗	✗
<p>hire car after theft</p> <p>We will arrange and pay for a 'small' category hire car (sedan or hatch) for up to 14 days if your car, 4WD, utility or van up to 2 tonnes carrying capacity which was manufactured after 1975 is stolen and either not found or is found but is not driveable. This cover stops if:</p> <ul style="list-style-type: none"> • your vehicle is returned undamaged or • we repair your vehicle and return it to you or • we settle your claim. <p>You are responsible for all running costs and extras of the hire car, including paying a deposit to the hire car company. If you withdraw your claim or we refuse to accept it, you might have to refund to us any payments for the hire car we have already made.</p>	✓	✓	✗

✓ Covered ✗ Not covered

Additional features (cont)

feature	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage
<p>emergency repairs, travel and accommodation</p> <p>We will pay reasonable costs:</p> <ul style="list-style-type: none"> up to \$300 if you need emergency repairs so you can get your vehicle to your destination, a Recommended Repairer or another repairer after an event up to \$500 for your emergency travel and overnight accommodation if the event was more than 100 km from your home and the vehicle is unroadworthy or unsafe to drive. <p>You must produce receipts for all costs if we ask for them.</p>	✓	✓▼	✗
<p>personal property</p> <p>We will cover reasonable costs of up to \$150 an item to a total of \$300 if your personal property is not covered by any other insurance and is damaged or stolen as a result of your vehicle:</p> <ul style="list-style-type: none"> being damaged in an event and we pay your claim for that damage or being stolen. 	✓	✗	✗
<p>medical expenses</p> <p>You are covered for reasonable costs up to \$500 for hospital, medical, dental, pharmaceutical or ambulance expenses if you are injured as a result of an event, provided that the costs are not covered by Medicare, workers compensation or another government scheme or arrangement, or private medical insurance. You must produce receipts for all costs if we ask for them.</p>	✓	✓▼	✗

✓ Covered ✗ Not covered ▼ Caused by fire or theft.

Additional features (cont)

feature	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage
<p>driver fatality We will pay \$5,000 to the estate of a person who died from injuries caused by an event if:</p> <ul style="list-style-type: none"> the event occurred while the person was driving your vehicle and death occurs within 12 months of the event. 	✓	✓▼	✗
<p>locks and keys If your vehicle keys are stolen and police investigations conclude they are unlikely to be found, we will pay for the difference between the cost of replacing the keys and/or recoding your vehicle's locks and any excess you might have to pay. We will not pay more than \$300.</p>	✓	✓▼	✗
<p>damage by uninsured drivers if you have Comprehensive Cover We will pay for loss of or damage to your vehicle in an event caused by a collision with another vehicle driven by an uninsured driver. A driver is an uninsured driver if neither the driver or vehicle owner has motor vehicle insurance or they have insurance but it does not cover damage to your vehicle at the time of the event.</p>	✓	✗	✗
<p>damage by uninsured drivers if you do not have Comprehensive Cover We pay up to \$5,000 for loss of or damage to your vehicle in an event caused by a collision with another vehicle driven by an uninsured driver. A driver is an uninsured driver if neither the driver or vehicle owner has motor vehicle insurance or they have insurance but it does not cover damage to your vehicle at the time of the event.</p>	✗	✓	✓

✓ Covered ✗ Not covered ▼ Caused by fire or theft.

Additional features (cont)

feature	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage
<p>This cover is for the cost of repairs or the market value of your vehicle (whichever is less).</p> <p>We only pay if:</p> <ul style="list-style-type: none"> • you show the event was the fault of the uninsured driver and we agree and • you can identify the other vehicle and its driver (name, residential address, phone number and registration details). <p>If your vehicle is a total loss, you will be covered for its market value up to \$5,000.</p>			
<p>towing and storage costs</p> <p>After an event, we will pay reasonable costs for:</p> <ul style="list-style-type: none"> • towing your vehicle to our nearest Assessing Centre, a Recommended Repairer or another repairer agreed to by us, if your vehicle is unroadworthy or unsafe to drive • storing your vehicle, if these costs are for storage after you have lodged your claim. We will not pay storage costs for any period after your claim is settled. 	✓	✓▼	✗
<p>two-wheel trailer cover</p> <p>When a two-wheel trailer is attached to your vehicle, we will provide comprehensive cover on your trailer up to a limit of \$500. You can get more extensive cover for your trailer. (See page 21 for details.)</p>	✓	✗	✗

✓ Covered ✗ Not covered ▼ Caused by fire or theft.

Additional features (cont)

feature	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage
<p>third party property damage for caravans and trailers</p> <p>You are covered for the amounts you must legally pay another person to compensate for loss of or damage to their property as a result of:</p> <ul style="list-style-type: none"> the actions of your caravan or trailer while it is being towed by your vehicle your caravan or trailer running out of control after separating from your vehicle while your vehicle is moving or another vehicle colliding with or trying to avoid colliding with: <ul style="list-style-type: none"> property falling from your caravan or trailer while it is being towed by your vehicle or property being loaded or unloaded from your caravan or trailer attached to your vehicle. <p>We do not cover damage to the actual property that falls or is being loaded or unloaded from your caravan or trailer.</p>	✓	✓	✓
<p>substitute vehicle</p> <p>If your vehicle can't be driven, we will cover you for third party property damage when you use another vehicle, if you have the legal use of this vehicle and it does not belong to you. It does not cover any damage to the substitute vehicle. This cover is for 14 days from the day your vehicle was not driveable.</p>	✓	✓	✓

✓ Covered ✗ Not covered

Additional features (cont)

feature	Comprehensive	Fire, Theft & Third Party Property Damage/Extra	Third Party Property Damage
<p>personal injury to other people You are covered for the amounts you must legally pay for damages for personal injury or death of another person if your legal liability would be covered by Compulsory Third Party insurance issued in your State or Territory of residence if you were able to obtain such cover for your vehicle. This only applies when you cannot obtain that cover or similar cover because your vehicle is of a type which cannot be insured under any compulsory insurance scheme.</p> <p>We will only pay amounts you must pay which are not covered by Medicare, workers compensation or another government scheme or arrangement, or private medical insurance. Our cover is limited to \$10 million which includes legal and other costs of defending the claim.</p>	✓	✓	✓

✓ Covered ✗ Not covered

Caravan and Trailer Cover

The cover we offer for a caravan or trailer is Comprehensive Cover. You are covered for loss of or damage to your caravan or trailer caused by an event in the period of insurance. It includes loss or damage to your caravan or trailer caused by another party, whether they are insured or not. It also includes the cover provided by our Third Party Property Damage Cover. (See page 14 for details.)

If your towing vehicle has Comprehensive Cover, you get the standard \$500 cover for a two-wheel trailer while it is attached to your vehicle. (See page 18 for details.) For more extensive cover on your trailer, you can choose our 'Caravan and Trailer Cover'.

Additional features for caravans and trailers

If you have Comprehensive Cover on your caravan or trailer, you get these extra features if we accept your claim.

feature

emergency repairs, travel and accommodation for trailers and caravans (except unregistered on-site caravans)

We will pay reasonable costs:

- up to \$300 if you need emergency repairs done so you can get your caravan or trailer to your destination or a repairer after an event
- up to \$500 for emergency travel and overnight accommodation if the event was more than 100 km from your home and the caravan or camper trailer is unroadworthy or cannot be towed safely.

You must produce receipts for all costs if we ask for them.

emergency accommodation for unregistered on-site caravans

We will pay reasonable costs up to \$500 for temporary accommodation if your unregistered on-site caravan is damaged by an event, providing that the unregistered on-site caravan is your only home and you can't live in it as a result of the event.

You must produce receipts for all costs if we ask for them.

transportation and storage costs

After an event we will pay reasonable costs for:

- moving your caravan or trailer to the repairer we nominate or agree to, if it is unsafe, unroadworthy or not able to be towed
- storing your caravan or trailer if these costs are for storage after you have lodged your claim.

We will not pay storage costs for any period after your claim is settled.

\$500 contents cover

You have automatic contents cover up to \$500. We cover you for loss of or damage to your contents in your caravan, annexe or garden shed (located on the site of the insured unregistered on-site caravan) caused by an event except for loss or damage:

- as a result of theft, attempted theft or malicious damage unless there has been forcible or violent entry to your locked caravan, its fully enclosed annexe or garden shed or
- to contents in an annexe or garden shed as a result of wind, flood or storm or
- if items are misplaced or accidentally broken unless the breakage occurs in an event which damages your caravan and we cover this damage.

Your level of cover can be increased to more than \$500. (See page 23 for details.)

legal liability

Your cover depends on the type of caravan or trailer you have insured. (See page 22 for details.)

Caravan and Trailer Cover (cont)

Legal liability for unregistered on-site caravans

You are covered for the amounts you must legally pay for damages for personal injury or death of another person, or for loss of or damage to another person's property, caused by your use or occupation of your unregistered on-site caravan. Our cover is limited to:

- \$10 million for personal injury or death, but we will only pay amounts you must pay which are not covered by Medicare, workers compensation or another government scheme or arrangement, or private medical insurance
- \$20 million for loss of or damage to property.

These amounts include legal and other costs we agreed to pay at the time you made a claim. It is the most we will pay under any cover even if there are several claims against you relating to the event.

Legal liability for trailers and caravans (except unregistered on-site caravans)

You are covered for the amounts you must legally pay for damages for personal injury or death of another person if your legal liability would be covered by Compulsory Third Party insurance issued in your State or Territory of residence if you were able to obtain such cover for your trailer or caravan. This only applies when you cannot obtain that cover or similar cover because your trailer or caravan is of a type which cannot be insured under any compulsory insurance scheme.

We will only pay amounts you must pay which are not covered by Medicare, workers compensation or another government scheme or arrangement, or private medical insurance.

Our cover is limited to \$10 million which includes legal and other costs of defending the claim.

This amount includes legal and other costs we agreed to pay at the time you made a claim. It is the most we will pay under any cover, even if there are several claims against you relating to the event.

You are covered for loss of or damage to other people's property under Third Party Property Damage Cover. (See page 14 for details.)

'Caravan and Trailer Cover' does not cover you for legal liability related to:

- you ignoring or breaking laws about firearms
- you ignoring or breaking laws about keeping dangerous or restricted breeds of dogs
- organised sporting activities, including club activities
- asbestos
- building or renovating your caravan or annexe
- lopping or cutting down trees
- supply or use of alcohol or drugs
- transmission of any disease or infection
- watercraft, aircraft and vehicles not including your caravan
- your reckless, malicious, criminal or illegal actions.

Caravan and Trailer Cover (cont)

Optional Covers for caravans

Any options you choose and pay for will be shown on your certificate of insurance.

Annexe cover

Your annexe is automatically covered, as part of the sum insured for your caravan, when it is locked in your caravan and not being used. With this option, your annexe is covered for loss or damage caused by an event while it is being used. The amount of cover is shown on your certificate of insurance.

Increased contents cover

You have an automatic cover up to \$500. (See page 21 for details.) With this option you can increase your contents cover. The amount you choose will be shown on your certificate of insurance and will include the automatic \$500 cover.

We cover you for loss of or damage to your contents in your caravan, annexe or garden shed (located on the site of the insured unregistered on-site caravan) caused by an event except for loss or damage:

- as a result of theft, attempted theft or malicious damage unless there has been forcible or violent entry to your locked caravan, its fully enclosed annexe or garden shed or
- to contents in an annexe or garden shed as a result of wind, flood or storm or
- if items are misplaced or accidentally broken unless the breakage occurs in an event which damages your caravan and we cover this damage.

We will pay up to your sum insured or a maximum of \$1,000 in total (whichever is less) if any of the following contents are damaged or stolen as a result of an event:

- jewellery or watches
- articles of gold, silver or precious metal
- a picture, a work of art
- photographic equipment
- television, compact disc player, DVD player, video player
- CDs, DVDs, records, tapes, game cartridges and any discs
- computer equipment including software.

The \$1,000 limit applies unless the items are listed on your certificate of insurance with a sum insured.

When we will and will not pay a claim

The amount we pay depends on the type of cover and sum insured shown on your certificate of insurance.

We will pay a claim

We will pay a claim if, in the period of insurance:

- you suffer loss or damage or are legally liable for loss or damage covered by your policy and
- none of the following exclusions, or other exclusions appearing in this policy, applies to your claim.

When we will not pay a claim (exclusions)

You are not covered for an event occurring when your vehicle is being driven by or is in the charge of someone, including you, who:

- was under the influence of, or had their judgement affected by any alcohol or drug
- had more than the legal limit of alcohol in their breath or blood, as shown by analysis
- refused to take a legal test for alcohol or drugs or
- was not licensed, not correctly licensed or not complying with conditions of their licence.

We can cover you if you were not the driver or person in charge of your vehicle at the time of the event and you can satisfy us that you did not know, and could not have reasonably known, of any of the above circumstances.

If we pay a claim we can recover those costs from the person who was driving or in charge of your vehicle.

You are not covered under this policy:

- if you or someone you authorise to drive or be in charge of your vehicle does something or neglects to do something that is not in accordance with this policy or does not give us information or assistance that we ask for
- for an event that occurs outside Australia
- for structural, mechanical, electrical or electronic failure or breakdown
- for wear, tear, rust, corrosion or depreciation
- for damage to tyres caused by braking, punctures, cuts or bursting
- if we decide that the amount we would pay is less than the excess you have to pay (or would have paid if we waived the excess because you didn't cause or contribute to the event)
- for damage to your vehicle's engine because it was operating in a damaged condition after an event unless we are satisfied that you could not reasonably have known that this damage was occurring
- for financial loss occurring because you cannot use your vehicle
- for financial loss because your vehicle's value was less after being repaired
- if your vehicle is legally taken or confiscated
- for theft by anyone who has hired or leased your vehicle or who has taken it as security for a debt
- for the cost to repair or replace burnt out electric motors or wiring of appliances in your caravan
- consequential loss caused by food or beverage spoilage
- for replacement of a whole set, when the loss or damage occurred only to part of that set (eg. Mag wheels).

When we will and will not pay a claim (cont)

You are not covered under this policy: (cont)

- for damage caused by animals, insects, birds or vermin (such as termites, rats, rabbits and mice) pecking, biting, chewing or scratching your caravan, trailer or contents
- if your unregistered on-site caravan is unoccupied for 60 consecutive days. (If you want cover over 60 days, you need to ask us for an extension of time and we must agree in writing. We might charge an extra amount or impose special terms.)
- for action by the sea, high water, tsunami or tidal wave or flood to an unregistered on-site caravan, its annexe, garden shed and contents
- for damage or loss caused by revolution, war, (whether war is declared or not) or acts of a foreign enemy, military coup or any looting or rioting following these occurrences
- for damage or loss caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these occurrences
- for damage or loss caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these occurrences
- for legal liability:
 - as a result of discharge or escape of contaminants, pollutants or other dangerous goods from your vehicle unless they are substances you are legally allowed to carry
 - for property you own or are responsible for, or which belongs to someone who normally lives with you
 - where you cause your own death or bodily injury, or if you injure or cause the death of someone who normally lives with you
 - which occurs because you, or someone you authorised to drive or be in charge of your vehicle, agreed to accept liability (except to the extent that liability would have existed even without that agreement).

You are not covered if, at the time of an event, your vehicle:

- was damaged, unsafe or unroadworthy
- was being used in a race, contest, trial, test, hill climb or any similar activity
- was being used on a competition race track, circuit, course or arena, unless your vehicle was being used for a driver education course, and we have agreed in writing to cover you
- was being used by you for unlawful purposes
- was carrying passengers for payment or reward unless it was a car pool or child care arrangement
- is a caravan or trailer and was being used for business or carrying goods for trade purposes
- was carrying a load not secured according to law or carrying a load over the legal limits
- was being used to move substances that pollute or contaminate, or dangerous goods unless this was done according to relevant laws.

Complaints resolution

If you have a complaint concerning this product or our services, please tell the people who provided your initial service. Or you can:

- Phone us on 1800 689 762 (FREE CALL)
- Fax us on 1300 767 337
- Write to us at Reply Paid 1453 Customer Relations Unit RE058
GPO Box 1453 BRISBANE QLD 4001 or
- Email us on customer.relations@suncorp.com.au

We will try to settle your complaint within 1 working day. If we can't, we will tell you within 3 working days that we have received your complaint and will try to settle it within 21 days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can contact the Insurance Ombudsman Service. You need to do this within 3 months of receiving our final decision.

You can contact the Insurance Ombudsman Service by:

- Phoning 1300 780 808 for the cost of a local call
- Writing to PO Box 561 Collins Street West,
Melbourne Victoria 8007.
- Faxing (03) 9621 2060 or
- Visiting www.insuranceombudsman.com.au

The Insurance Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Insurance Ombudsman Service, please ask us for a brochure.

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice. You can get a copy of the Code from the Insurance Council of Australia website (www.ica.com.au) or by phoning (02) 9253 5100.

Making a claim

What you must do if there is an event that could lead to a claim

- Contact our Claims Call Centre as soon as possible on 13 25 24 – we're available 24 hours a day. Our staff will advise you whether to bring your vehicle to one of our Assessing Centres and can help with any other arrangements necessary to get you back on the road as quickly as possible.
- Do everything reasonable to limit and prevent further loss or damage.
- If someone has stolen, attempted to steal or maliciously damaged your vehicle, call the police immediately. You must produce details of the name of the police officer and station where you made the report if we ask for them.
- If your vehicle is involved in an event, get the full names, residential addresses and phone numbers of all drivers, passengers and witnesses involved. You will also need the vehicle registration numbers and insurance details of all drivers involved.
- Give us any information and help we need to handle the claim.
- If you get demands, a notice of prosecution, details of an inquest or similar communications from other parties involved in the event, you must tell us immediately. If you delay in telling us, we may not cover any legal or other costs that result.
- Tell us your entitlement to Input Tax Credits (ITCs) for your insurance premium if you are registered or should be registered for goods and services tax (GST) purposes. If information you give us is incorrect, we will not cover you for any resulting fines, penalties or tax charges.

What you must not do

- Admit to anyone else involved in the event that it was your fault.
- Negotiate or promise anyone payment or authorise any repairs, except emergency repairs to your vehicle (see pages 16 and 21 for details) or dispose of any damaged property unless we have agreed.

What you must agree to if you claim

- You must provide proof of ownership of any lost or damaged property. Proof could include receipts, valuations, warranties or log books of your vehicle.
- You must let us inspect your vehicle and/or move it for another inspection before repairs begin (except for emergency repairs). (See pages 16 and 21 for details.)
- If we decide to defend you, settle any claim against you, represent you or try to recover money from the person who caused the loss or damage, you must give us all the help we need, including help after your claim has been settled.

Excess

Excess is the amount you might have to pay when you claim. The amount and types of excess are shown on your certificate of insurance. Depending on the circumstances, you might have to pay more than one type of excess when you claim. You must pay the excess in full.

We will decide if you pay the excess to us (when we ask for it) or to the repairer when you pick up your vehicle after it has been repaired. We can also choose to deduct the excess from the amount we pay you.

We may not cover any legal or other costs that arise because of any delay in paying the excess.

There are different kinds of excess:

- **Basic/flexible excess** where you can choose how much excess you pay. The amount you choose will affect your premium. (A minimum excess applies in some circumstances.)
- **Insurance/driving record/vehicle/fixed excess** which could be imposed because of your driving history, the kind of vehicle or for other reasons. (We will tell you if a fixed excess applies to your policy before we agree to insure you.)
- **Age/inexperienced driver excess** applies if a driver under 25 or an inexperienced driver was in charge of your vehicle at the time of an event. If we ask you to list the people who will drive your vehicle, their details will be shown on your certificate of insurance. A higher excess will apply if the driver in charge of the vehicle at the time of the event was not listed on your certificate of insurance. This excess will not apply to glass, damage while parked, fire, malicious damage, theft or storm claims.

You don't pay any excess if:

- another vehicle is involved, we agree the driver of your vehicle was not at fault, and you can identify the vehicle and the other driver responsible (name, residential address, phone number and vehicle registration details) or
- no other vehicle is involved, we agree the driver of your vehicle was not at fault, and you can identify the person responsible and prove that they were at fault (name, residential address and phone number).

Repairs

If we accept your claim and decide your vehicle can be repaired:

1. we will arrange the repairs with a repairer acceptable to us. If possible, we will offer you a choice of our Recommended Repairers. If we consider it is not reasonably possible to offer a choice, we will nominate a specific repairer or
2. you can choose another repairer but we might not authorise your repairs (in which case we would settle your claim as set out below and our Lifetime guarantee on repairs (see below) will not apply).

If we authorise repairs we will:

- repair your vehicle to its condition immediately before the event
- use only manufacturer's approved parts if your vehicle is under warranty (but not an extended warranty)
- use new parts or parts which are consistent with the age or condition of your vehicle
- guarantee the quality of materials and workmanship for the life of the vehicle (see Lifetime guarantee below)

If we do not authorise repairs, we will pay the amount we assess to be reasonable. We will decide this by considering:

- your repairer's quote with any adjustment or reduction recommended by an experienced motor vehicle assessor appointed by us or
- a quote from a repairer chosen by us.

In all cases we will:

- only pay the market value of damaged parts we consider to be obsolete
- replace damaged windscreen or window glass with glass that meets original standards and Australian Design Rules but which might be different from the original glass.

We are not responsible for costs which occur because of delays in delivery of parts. If a part is not available in Australia, we will pay the cost of surface freight from the nearest reasonable source of supply.

You are responsible for the cost of any air-conditioning refit, re-gas or modification required by law.

You might have to contribute to the cost of repairing tyres, engines, accessories, paintwork, bodywork, radiators, batteries, interior trims or caravan annexes affected by wear and tear or rust and corrosion. We will determine how much you pay depending on how worn these items were when the damage happened.

Lifetime guarantee

For no extra cost, we will guarantee the quality of the materials and workmanship in repairs we authorise for the life of your vehicle, even if you no longer own it. This means that we will fix any problems that might arise from faulty materials or workmanship.

GST and Input Tax Credits

When we calculate a payment for your claim, we are entitled to reduce it by any Input Tax Credits you are, or would be, entitled to for:

- repairs
- a replacement vehicle or
- other benefits of this policy.

When repairs are not economical

If we accept your claim and decide your vehicle is a total loss and repairs are not economical, or your vehicle is not recovered after being stolen, the amount we pay you depends on the market value or amount shown as the sum insured on your certificate of insurance.

If you replace your vehicle with one of a similar type, you have 14 days to tell us of the change. (See page 11 for details.) If, in that 14 days and before you tell us, your replacement vehicle becomes a total loss, the amount we pay you will be the price you paid for the replacement vehicle or its market value. We will decide which applies.

Once we settle the claim your cover then stops.

Any excess or unpaid premium you must pay will be deducted from the amount we pay. Any premium for the unexpired period of insurance is not refunded.

If you are paying your premium by instalments and we decide repairs are not economical, all instalments not paid for the full period of insurance are payable immediately. We can deduct this amount from your claim.

If you cancelled your policy and get a refund before you made a claim, we can deduct the amount of the premium refund from the amount we pay you for the total loss.

Your vehicle, including any unexpired premium, registration and Compulsory Third Party insurance, becomes our property when we pay you for the total loss (where this is allowed by law).

We might require your written consent to help us collect any unexpired registration and Compulsory Third Party insurance.

If another party (eg. a bank) is shown on your certificate of insurance and your vehicle is a total loss, we can pay them (instead of you) what you owe them up to the amount you are entitled to under the policy.

If another party has a financial interest in your vehicle, and is not shown on your certificate of insurance, we may pay them where required by law to do so. If this amount is less than the full amount payable under the policy, we pay you the balance.

If you make a claim and another party is entitled to the salvage of your vehicle, we will pay you or them the sum insured shown on your certificate of insurance, less our estimate of the salvage value, less any excess and unpaid premium.

No Claim Discount/Rating

A No Claim Discount/Rating (NCD) is a discount off your premium. If you have a No Claim Discount/Rating, it is shown on your certificate of insurance. The discount increases each year to a set maximum if you do not make a claim that affects your discount.

Some types of claims will not affect your NCD on renewal. These are:

- breakage of windscreen or other window glass
- when another vehicle is involved, we agree the driver of your vehicle was not at fault, and you can identify the vehicle and the driver responsible (names, residential addresses, phone numbers and vehicle registration details) or
- when no other vehicle is involved, we agree the driver of your vehicle was not at fault, and you can identify the responsible person and prove that they were at fault (names, residential addresses and phone numbers).

You will have your NCD reduced and pay a higher premium when it is renewed if:

- we decide the driver of your vehicle caused or contributed to the event or
- you were not responsible for the event but can't identify the vehicle and the driver that caused the event (names, residential addresses, phone numbers and vehicle registration details).

There will be no change in your NCD on renewal if your claim:

- is for theft or malicious damage or
- was nobody's fault (such as a collision with animals, or weather conditions such as storm, hail or flood).

Rating 1 For Life^{*}

We give you a Rating 1 For Life at no extra cost if:

- you have had a Rating 1 (maximum No Claim Discount) for the past 2 years with the same insurer and
- had no 'at fault' claims in that time.

Your Rating 1 is protected, no matter how many claims you have in the future or who is at fault. If you are eligible for this it will be shown on your certificate of insurance. Rating 1 For Life guarantees that while you are comprehensively insured with Suncorp your Rating 1 will not be reduced.

No Claim Discount/Rating 1 Protection Option^{*}

If you have maximum No Claim Discount/Rating 1, you can protect this rating by choosing this option and paying an extra premium. Even if you make an 'at fault' claim for an event in the period of insurance, you will not lose this Rating.

When you have chosen this option for the past two consecutive years and not made any 'at fault' claims in that time, you will get Rating 1 For Life at no extra cost. However, if you make an 'at fault' claim at any time before getting your Rating 1 For Life, the two year qualifying period begins again.

If you choose and pay for this option it will be shown on your certificate of insurance.

^{*} We have the right to alter the terms of cover for Rating 1 For Life or Rating 1 Protection including excess, premiums and acceptance of cover according to our underwriting rules. Applies to cars, 4WDs, utilities and vans up to 2 tonnes carrying capacity which were manufactured after 1975 and have Comprehensive Cover.



Who we are

This Motor Vehicle insurance is issued by

Suncorp Metway Insurance Limited

ABN 83 075 695 966

AFSL No 229869

Level 18

36 Wickham Terrace

Brisbane Qld 4000

How to contact us

- Phone us 24 hours a day – every day
- For questions or to change your details **13 11 55**
- For claims **13 25 24**
- Come into one of our branches
- Find us on the web at www.suncorp.com.au

PDS dated 1 March, 2006.

PDS active 26 June, 2006.

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