

Car Insurance

Product Disclosure Statement



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Introduction

Welcome to Suncorp Car Insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your Suncorp Car Insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate of insurance which shows the details particular to you.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 11 55**. We will give you a free paper copy of any updates if you request them.

In some circumstances the terms and conditions of this PDS may be amended by a Supplementary PDS (SPDS).

PED Guide

Throughout this PDS you will be referred to a guide called: Premiums, Excesses, Discounts and Claim Payments Guide, indicated as 'Refer to the PED Guide for further information'. This guide will provide you with further information and is available at www.suncorp.com.au/moredetails. You can also obtain a copy of this guide on request, at no charge, if you contact us.

Cooling off period

After this insurance begins or you renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called 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 or was renewed. We will then refund in full any money you have paid.

Who is this product designed for?

This insurance product is designed for owners of passenger cars (including 4WDs, utilities and vans) who use their car for one or more of the following uses:

- **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 or if used for volunteer work;
- **Business:** if used in connection with an occupation or business in a way not listed above.

When you first take out a policy with us we will ask you how you use your car. Also, you must tell us if you change the use of your car while you hold a policy with us and when you renew your policy.

Your duty of disclosure

You have a duty of disclosure to tell us everything you know, or could reasonably be expected to know, is relevant to our decision to insure anyone under the policy, including you, and on what terms.

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.

The information you tell us can affect:

- the amount of your premium;
- if we will insure you;
- if special conditions will apply to your policy.

You do not need to tell us of anything which:

- 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.

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 never existed.

Your responsibilities

You must:

- take all reasonable precautions to prevent damage or theft, for example:
 - move your car away from rising flood waters;
 - remove keys when no one's in the car;
 - lock all doors and windows when your car is parked and unattended;
 - accompany anyone test driving your car when it's up for sale.
- keep your car well maintained and in a good and roadworthy condition (e.g. replace worn out tyres, replace worn brakes and defective lights, fix paint problems, repair major rust, repair worn upholstery and repair unclaimed major scratches or dents);
- service your car as required by the manufacturer and keep records of this in case you need to claim for mechanical damage resulting from an incident;
- follow all the terms, conditions and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

If you do not meet your responsibilities, it may lead us to do either or both of the following:

- reduce or refuse to pay your claim;
- cancel your insurance policy.

If fraud is involved, we can treat your policy as if it never existed.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a statement, act, omission, claim, request or direction (including to alter or cancel your policy) made by one as a statement, act, omission, claim, request or direction by all those named as insured on your certificate of insurance.

Special conditions

We may impose special conditions on your policy that might exclude, restrict or extend cover for a person or particular matter. For example, we may not be able to cover certain drivers because of the type or value of car that is insured. Any imposed conditions will be listed on your certificate of insurance. It is important that you read your certificate of insurance carefully.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in the 'Words with special meanings' section on pages 41 to 42.

Summary of features and options

This product has been designed to provide 5 levels of cover to choose from. The cover you have chosen will be shown on your certificate of insurance. Below is a list of some of the policy features and options available depending on the type of cover you choose. It is a guide only. For full details of what is covered and not covered and for any limits that apply, please read your certificate of insurance and this PDS carefully, including the 'General exclusions' on pages 25 to 28.

Summary of features and options	Comprehensive Advantages	Comprehensive Extras	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
Lifetime new for old car replacement	Eligible customers only ¹	X	X	X	X	24
Hire car after an event	Unlimited days	Up to 14 days ²	X	X	X	22 & 23
Windscreen and window glass cover (without excess)	1 claim	1 claim ²	X	X	X	21
7 day repair guarantee	N/A ³	✓ ⁴	✓ ⁴	X	X	15
New for old car replacement for cars less than 2 years old	✓ ⁵	✓	✓	X	X	12
Accidental damage to your car (e.g. collision, storm, hail, flood, fire & theft)	✓	✓	✓	Fire and theft only	X	9
Damage by uninsured drivers	✓	✓	✓	✓ Up to \$5,000	✓ Up to \$5,000	19
Malicious damage or vandalism	✓	✓	✓	X	X	9
Locks and keys (up to \$1,000)	✓	✓	✓	✓	X	18
Personal property	✓	✓	✓	Fire and theft only	X	13
Hire car after theft	N/A ³	Up to 14 days	Up to 14 days	Up to 14 days	X	14

Summary of features and options	Comprehensive Advantages	Comprehensive Extras	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
24/7 Australia-wide claims service	✓	✓	✓	✓	✓	29
Lifetime guarantee on repairs	✓	✓	✓	✓	✓	34
Liability cover for damage to other people's property (up to \$20 million)	✓	✓	✓	✓	✓	11

1 If eligible, this optional cover will be shown on your certificate of insurance.

2 Optional cover.

3 Not applicable if you have Comprehensive Advantages as the 'Hire car after an event for unlimited days' cover applies.

4 Available only for cars that can be safely driven to an assessment centre. Other conditions apply. See page 15 for more details.

5 Not available if you are eligible to claim under the 'Lifetime new for old car replacement' optional cover. See page 24 for details.

Claims Free Driver Rewards

Claims Free Driver Rewards recognises your years of good driving experience with us starting from when this benefit is shown on your certificate of insurance.

Each year you comprehensively insure your car with us without making an excess payable claim, we will reward you with a percentage of the rated premium you paid (see page 38 for what we mean by 'rated premium') as a credit on the next renewal of your comprehensive policy for that car.

This means if Claims Free Driver Rewards applies to your policy it will be shown on your certificate of insurance and any credit you qualify for will be applied on your following renewal.

Claims Free Driver Rewards are not redeemable or payable as cash, cannot be used as a credit towards other policies you hold with us and will not be refunded if you do not renew your policy or if your policy is cancelled.

With Claims Free Driver Rewards we will take into account your claims history when we calculate your rated premium. For information on how claims affect your Claims Free Driver Rewards see page 37. We have the right to alter the terms of or withdraw our Claims Free Driver Rewards at any time.

Rating 1 for Life

From 26 November 2012, Rating 1 for Life is not available to any new customers or to any existing customers for any new policy or additional car added to an existing policy.

If Rating 1 for Life applies to any car covered by your policy it will be shown on your certificate of insurance. Rating 1 for Life recognises your good driving and insurance history by guaranteeing that we will not take into account how many claims you make to calculate your rated premium while you comprehensively insure your car with us. We have the right to alter the terms of cover for Rating 1 for Life, including excess, premiums and acceptance of cover according to our underwriting rules.

Changing your reward

If you have Rating 1 for Life you can ask us to change your policy to receive Claims Free Driver Rewards but you cannot receive both Rating 1 for Life and Claims Free Driver Rewards on the same car. Any change from Rating 1 for Life to Claims Free Driver Rewards will apply from your next renewal after the change is made and any reward credit you qualify for will not apply until the following renewal. Please note that if you ask to change your policy to receive Claims Free Driver Rewards for any car you cannot regain Rating 1 for Life for that car or any replacement of that car.

Refer to the PED Guide for further information

About your cover

About your car

What we cover as your car

Your car is described on your certificate of insurance. It includes the standard manufacturer's options and any options, accessories and modifications that have been fitted to your car.

Levels of cover

You can choose the level of cover that best suits your needs.

There are **5** levels of cover available:

- Comprehensive Advantages cover;
- Comprehensive Extras cover;
- Comprehensive cover;
- Fire, Theft & Third Party Property Damage cover;
- Third Party Property Damage cover.

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

Comprehensive, Comprehensive Extras and Comprehensive Advantages cover

Each level of comprehensive cover includes:

- accidental loss or damage cover;
- third party property damage cover;
- additional features at no extra cost (see pages 12 to 20).

With our Comprehensive Extras level of cover there are different optional covers that you can choose for an extra premium. With our Comprehensive Advantages level of cover your optional covers are automatically included (see pages 21 to 24).

Accidental loss or damage cover

We cover

We will cover you for accidental loss or damage to your car caused by an incident in the period of insurance. Examples of incidents covered include:

- hail, storm and flood;
- fire;
- theft or attempted theft;
- malicious damage or vandalism;
- collision and impact.

Limit

The most we will pay is the amount covered for your car as shown on your certificate of insurance, **unless** we say otherwise in your policy.

We do not cover

See 'General exclusions' on pages 25 to 28, 'We do not cover' in Additional features on pages 12 to 20 and 'We do not cover' in Optional covers on pages 21 to 24.

Third Party Property Damage cover

Comprehensive cover includes Third Party Property Damage cover (see page 11).

Refer to the PED Guide for further information

Fire, Theft & Third Party Property Damage cover

This cover includes:

- fire and theft cover;
- third party property damage cover;
- additional features at no extra cost (see pages 12 to 20).

Fire and theft cover

We cover

We will cover you for accidental loss or damage to your car caused by any of the following incidents in the period of insurance:

- fire;
- theft or attempted theft.

Limit

The most we pay is the market value of your car or the limit shown on your certificate of insurance, whichever is less, **unless** we say otherwise in your policy.

We do not cover

See 'General exclusions' on pages 25 to 28 and 'We do not cover' in Additional features on pages 12 to 20.

Third Party Property Damage cover

Fire, Theft & Third Party Property Damage cover includes Third Party Property Damage cover (see page 11).

[Refer to the PED Guide for further information](#)

Third Party Property Damage cover

This cover includes:

- legal liability for damage to other people's property;
- additional features at no extra cost (see pages 12 to 20).

Legal liability for damage to other people's property

We cover

We will cover you or anyone you authorise to drive your car for legal liability for loss or damage to another person's vehicle or property resulting from an incident caused by the use of your car in the period of insurance. Examples of incidents covered include:

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

Limit

The most we pay for all claims from any one incident is **\$20 million**, including all associated legal costs we have agreed to pay for your claim.

We do not cover

See 'General exclusions' on pages 25 to 28 and 'We do not cover' in Additional features on pages 12 to 20.

Third Party Property Damage (TPPD) insurance is often confused with Compulsory Third Party (CTP). Your CTP insurance only covers your liability to pay compensation for injuries to other people, whilst TPPD covers your liability to pay compensation for damage to the property of others.

Refer to the PED Guide for further information

Additional features

When we accept a claim under your policy for an incident that happens in the period of insurance, you may be entitled to cover under the following additional features. You can make a claim under some additional features separately or independently to a claim for loss or damage to your car. Some features may or may not apply depending on the level of cover you have chosen and is shown in the additional feature detail.

There are some things we do not cover under these additional features and these are shown in the 'We do not cover' section of the following tables on pages 12 to 20 and in the 'General exclusions' on pages 25 to 28. All of the conditions of this policy apply to these additional features unless the cover says otherwise.

1. New for old car replacement

Comes with

Comprehensive, Comprehensive Extras or Comprehensive Advantages cover.

We cover

When your car has been lost or damaged in an incident and we have agreed to pay your claim as a total loss, we cover the cost to replace your car, if:

- you are the first registered owner of your car (or you purchased your car as an 'ex demonstration' model from a licensed motor dealer who was the first registered owner of the car); **and**
- the loss or damage to your car was caused by an incident that occurred less than **2** years from the date of original registration; **and**
- it is possible for us to supply or order a new car of the same make and model within **90** days of us deciding your car is a total loss or, if one is not available within that time, it is possible to provide you with a new car that is in our opinion a similar make or model to your car; **and**
- anyone who financed your car provides us with written consent.

We will:

- replace your car with a new car that we consider to be the same or similar make and model, including, similar accessories, modifications, tools and spare parts;
- pay the on road costs such as stamp duty, CTP, registration and delivery charges applicable and your policy will continue until its expiry date.

Note:

For full details of how we settle total loss claims see page 36.

We do not cover

The cost for replacing or purchasing an extended warranty.

There is no cover under this feature if you are eligible to claim under 'Lifetime new for old car replacement' optional cover, see page 24.

2. Personal property

Comes with

Comprehensive, Comprehensive Extras, Comprehensive Advantages or Fire, Theft & Third Party Property Damage cover.

We cover

When your car has been lost or damaged in an incident and we have agreed to accept your claim, your personal property in the car at the time of the incident (e.g. clothing, electronic and telecommunication devices) are also covered for any accidental loss or damage that results from the same incident.

Limit

Up to a total of **\$500**.

Note:

If you have Fire, Theft & Third Party Property Damage cover this feature only applies when the incident is fire or theft.

We do not cover

- cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;
- tools (other than those supplied as standard by the car manufacturer or similar replacements);
- items used for business, trade or profession.

3. Hire car after theft

Comes with

Comprehensive, Comprehensive Extras, or Fire, Theft & Third Party Property Damage cover.

We cover

If we have agreed to pay your claim as a result of theft of your car, you can choose to:

- allow us to arrange and pay the reasonable hire cost of a 'compact' category hire car using our provider (**but only** if our provider has a car available, and is within a reasonable distance of your location); **or**
- arrange a hire car using a provider of your choice. Where we:
 - agree to your choice of provider, we will reimburse you the reasonable hire cost of a 'compact' category hire car;
 - **do not** agree to your choice of provider, we will only pay you the amount we would have paid had you used our hire car provider.

If there are no 'compact' category hire cars available from any provider within a reasonable distance of your location, then we will pay you the lesser of:

- the amount it would have cost us to provide you with a 'compact' category hire car using our provider, had one been available; **or**
- the actual cost you incur in making alternative travel arrangements.

Insurance for your hire car

If you allow us to arrange a hire car with our provider, we will cover accidental loss or damage to the hire car under this policy as if the definition of 'car' in the policy had been extended to include the hire car.

If we agree to your hire car provider of choice, this policy does not extend to include the hire car. **But we will** cover:

- the reasonable cost of the insurance you arrange with your provider during the covered hire period; **and**
- the difference between any excess charged by your hire car provider (or the insurer), and the amount of excess that would have been payable under this policy had the definition of 'car' in the policy been extended to include the hire car, if the hire car excess is more.

If you arrange a hire car and we do not agree to your provider of choice, we do not provide any cover under this policy for the hire car or hire car insurance.

Limit

Comprehensive, Comprehensive Extras or Fire, Theft & Third Party Property Damage cover

Up to **14** days. The benefit stops before the **14** day limit if:

- your car is returned undamaged;
- we repair your car and return it to you;
- we settle your claim.

Note:

If you have Comprehensive Advantages you can claim under the 'Hire car after an event for unlimited days' cover on page 23. For further details of our hire car conditions see page 36.

4. 7 day repair guarantee

Comes with

Comprehensive or Comprehensive Extras cover.

We cover

If we have agreed to pay your claim and cannot get your car repaired within **7** calendar days beginning on the day your car is driven to our assessment centre for assessment, then on the **8th** calendar day we will pay the reasonable hire cost of a 'compact' category hire car until the car is repaired, but only if:

- the damage to your car happened in one incident; **and**
- your car has not been damaged as a result of hail or flood; **and**
- your car can be safely driven to the assessment centre; **and**
- your car does not require additional private work to be carried out; **and**
- all repairs to your car are carried out as we direct.

You can choose to:

- allow us to arrange and pay the reasonable hire cost of a 'compact' category hire car using our provider (**but only** if our provider has a car available, and is within a reasonable distance of your location); **or**
- arrange a hire car using a provider of your choice. Where we:
 - agree to your choice of provider, we will reimburse you the reasonable hire cost of a 'compact' category hire car;
 - **do not** agree to your choice of provider, we will only pay you the amount we would have paid had you used our hire car provider.

If there are no 'compact' category hire cars available from any provider within a reasonable distance of your location, then we will pay you the lesser of:

- the amount it would have cost us to provide you with a 'compact' category hire car using our provider, had one been available; **or**
- the actual cost you incur in making alternative travel arrangements.

Insurance for your hire car

The same rules apply to insurance for your hire car under this option as apply to the 'Hire car after theft' feature (see page 14).

Limit

The benefit stops when we repair your car and return it to you.

Note:

If you have Comprehensive Advantages you can claim under the 'Hire car after an event for unlimited days' optional cover on page 23.

For further details of our hire car conditions see page 36.

For details of the locations of the assessment centres visit www.suncorp.com.au.

5. Emergency travel, accommodation and repairs

Comes with

Comprehensive, Comprehensive Extras, Comprehensive Advantages or Fire, Theft & Third Party Property Damage cover.

We cover

When your car has been stolen or damaged in an incident covered by your policy and we have agreed to accept your claim you will be covered for the following:

- reasonable costs for emergency repairs to make your car roadworthy or safe in order to get your car to your destination (e.g. to a repairer or to your home);
- reasonable emergency travel and accommodation costs if your car is not roadworthy or safe to drive and you are more than **100km** from your home.

Limit

Up to a total of **\$500**. Subject to this limit you can authorise reasonable costs on our behalf for each of the following:

- emergency repairs; **and**
- emergency travel and accommodation costs.

You need to provide us with all invoices and receipts.

Note:

If you have Fire, Theft & Third Party Property Damage cover this feature only applies when the incident is fire or theft.

6. Two-wheel trailer cover

Comes with

Comprehensive, Comprehensive Extras or Comprehensive Advantages cover.

We cover

Your two-wheel trailer for accidental loss or damage to your two-wheel trailer when it is attached to your car and is damaged or stolen in an incident that is covered by your policy.

Limit

Up to a total of **\$1,000**.

7. Transport cover

Comes with

Comprehensive, Comprehensive Extras, Comprehensive Advantages, Fire, Theft & Third Party Property Damage or Third Party Property Damage cover.

We cover

If we have agreed to pay your claim for loss or damage to your car, we will cover the reasonable taxi costs or otherwise arrange for you to be transported from one of our assessment centres or repair facilities to your home or work and then back again once the repairs are complete, but only if:

- you are first able to safely drive your car into one of our assessment centres or repair facilities;
and
- you allow us to arrange the repairs.

Limit

The maximum we will pay are your reasonable taxi costs or other transport arrangement costs we arrange for **2** journeys only.

Note:

If you have Fire, Theft & Third Party Property Damage cover only this additional feature only applies if the damage to your car is as a result of fire or theft or covered under additional feature '12. Damage by uninsured drivers' and we decide to repair the damage.

If you have Third Party Property Damage cover only this additional feature only applies if the damage to your car is covered under additional feature '12. Damage by uninsured drivers' and we decide to repair the damage.

8. Towing and storage costs

Comes with

Comprehensive, Comprehensive Extras, Comprehensive Advantages or Fire, Theft & Third Party Property Damage cover.

We cover

When your car is damaged in an incident covered by your policy and it is not roadworthy or safe to drive or needs to be held in storage, we cover the reasonable costs of:

- towing your car to:
 - our nearest assessment centre or repair facility; **or**
 - another location nominated or agreed by us;
- storing your car.

Limit

You can authorise reasonable costs on our behalf. You need to provide us with all invoices and receipts.

Note:

If you have Fire, Theft & Third Party Property Damage cover this additional feature only applies when the incident is fire or theft.

We do not cover

Storage costs for any period after your claim is settled.

9. Locks and keys

Comes with

Comprehensive, Comprehensive Extras, Comprehensive Advantages or Fire, Theft & Third Party Property Damage cover.

We cover

When your car keys are stolen in the period of insurance we cover the cost of replacing the keys and recoding your car's locks.

Limit

Up to a total of **\$1,000**.

Note:

Your standard excess and any voluntary excess if you have chosen one is payable for a claim made under this feature.

10. Replacement car cover

Comes with

Comprehensive, Comprehensive Extras, Comprehensive Advantages, Fire, Theft & Third Party Property Damage or Third Party Property Damage cover.

We cover

If you replace your car with another car in the period of insurance, we will insure the replacement car on the same terms and for the same level of cover for the rest of the period of insurance provided:

- you tell us within **14** days of you taking delivery of the replacement car; **and**
- we agree in writing to insure the replacement car; **and**
- you pay any additional premium we require. If an additional premium is payable, we will tell you how much it is and how it is to be paid.

Otherwise, we will only cover your replacement car for the same level of cover as your car for up to **14** days from when you take delivery of the replacement car or until you arrange insurance for your replacement car, whichever occurs first.

Limit

Your replacement car is covered up to the price you paid for it, or its market value, whichever is less. The limit applies until you tell us about the change and we have agreed in writing to cover you.

Note:

The cover ends for your car and begins for the replacement car at the time you take delivery of the replacement car. If we agree to insure your replacement car and you pay us any additional premium we require, we will send you a new certificate of insurance. If we do not agree to insure your replacement car we will cancel your policy.

11. Substitute car

Comes with

Comprehensive, Comprehensive Extras, Comprehensive Advantages, Fire, Theft & Third Party Property Damage or Third Party Property Damage cover.

We cover

If, during the period of insurance, you use a substitute car that is of a similar type to your car when your car cannot be driven, for example it is being repaired, serviced or has had a mechanical breakdown, we will give you Third Party Property Damage cover (see page 11) for the use of the substitute car.

Limit

14 days from the day your car was not driveable, or until it is driveable, whichever is earlier.

We do not cover

- use of any hire car;
- any claim if you do not have legal use of the substitute car;
- any claim if the substitute car belongs to you;
- any claim that is covered by another insurer or insurance policy;
- loss or damage to the substitute car.

12. Damage by uninsured drivers

Comes with

Fire, Theft & Third Party Property Damage or Third Party Property Damage cover.

We cover

When your car is damaged in a collision with another vehicle driven by an uninsured driver, we cover damage to your car **but only** if:

- we agree you are not at fault; **and**
- you give us the name and address of the uninsured driver; **or**
- you give us the registration details of the other vehicle;

and we have otherwise agreed to pay your claim.

Limit

Cost of repairs up to a total of **\$5,000** or the market value of your car, whichever is less.

13. Third party property damage for caravans and trailers

Comes with

Comprehensive, Comprehensive Extras, Comprehensive Advantages, Fire, Theft & Third Party Property Damage or Third Party Property Damage cover.

We cover

When your car is towing a caravan or trailer and loss or damage is caused to another person's vehicle or property in the period of insurance as a result of:

- the actions of your caravan or trailer;
- your caravan or trailer running out of control after separating from your car while your car is moving;
- another vehicle colliding with or trying to avoid colliding with:
 - property falling from your caravan or trailer while it is being towed by your car;
 - property being loaded or unloaded from your caravan or trailer attached to your car;

then we cover the amount you are legally liable to pay another person to compensate them for loss or damage to their property.

Limit

Up to a total of **\$20 million** including associated legal costs we have agreed to pay.

We do not cover

- damage to the caravan or trailer being towed;
- damage to the actual property that falls or is being loaded or unloaded from your caravan or trailer.

Refer to the PED Guide for further information

Optional covers

Depending on the level of comprehensive cover you choose, some optional covers are automatically included or you have to select them from the options available. Refer to the table below on this page for more information.

- For Comprehensive cover, there are no available optional covers.
- For Comprehensive Extras, you can choose whether you want to add one or both of the available options to your policy for an additional premium.
- For Comprehensive Advantages, the available options are automatically included in your policy except for the Lifetime new for old car replacement optional cover which only applies if you are eligible for it and it is shown on your certificate of insurance.

Any optional covers that are automatically included or that you select, and we agree to give you, will be shown on your certificate of insurance. Under the optional covers there are some things we do not cover and this is shown in the 'We do not cover' section of the following tables on pages 21 to 24 and in the 'General exclusions' on pages 25 to 28. All of the conditions of this policy apply to these optional covers unless stated otherwise.

Summary of optional covers	Comprehensive Advantages	Comprehensive Extras	Comprehensive
Windscreen and window glass cover	Automatically included	Optional	X
Hire car after an event up to 14 days	X	Optional	X
Hire car after an event for unlimited days	Automatically included	X	X
Lifetime new for old car replacement	Automatically included if eligible	X	X

1. Windscreen and window glass cover

We cover

When the only damage to your car following an incident in the period of insurance that is covered by your policy is the windscreen or window glass (including sun roof), we cover the cost to repair or replace your damaged windscreen or window glass (including sun roof) without you having to pay an excess.

Limit

One excess free claim only in the period of insurance.

2. Hire car after an event up to 14 days

We cover

When we agree to pay your claim as a result of an incident covered by your policy and your car cannot be safely driven or is in for repairs or has been stolen, you can choose to:

- allow us to arrange and pay the reasonable hire cost of a ‘compact’ category hire car using our provider (**but only** if our provider has a car available, and is within a reasonable distance of the location of the incident or place your car was stolen); **or**
- arrange a hire car using a provider of your choice. Where we:
 - agree to your choice of provider, we will reimburse you the reasonable hire cost of a ‘compact’ category hire car;
 - **do not** agree to your choice of provider, we will only pay you the amount we would have paid had you used our hire car provider.

If there are no ‘compact’ category hire cars available from any provider within a reasonable distance of the location of the incident or place your car was stolen, then we will pay you the lesser of:

- the amount it would have cost us to supply you with a ‘compact’ category hire car using our provider had one been available; **or**
- the actual cost you incur in making alternative travel arrangements.

Insurance for your hire car

The same rules apply to insurance for your hire car under this option as apply to the ‘Hire car after theft’ feature (see page 14).

Limits

Up to **14** days. This benefit stops before the **14** day limit if:

- your car is returned undamaged;
- we repair your car and return it to you; **or**
- we settle your claim.

Note:

If your car is stolen, you can use the cover under the ‘Hire car after theft’ additional feature (see page 14), and then use cover under this option to give you a longer period of car hire.

For further details of our hire car conditions, see page 36.

3. Hire car after an event for unlimited days

We cover

If we have agreed to pay your claim as a result of an incident that occurs in the period of insurance and your car cannot be safely driven, is in for repairs or has been stolen, you can choose to:

- allow us to arrange and pay the reasonable hire costs of a car that is in our opinion a similar make or model to your car (or if a similar make or model is not available you can choose an alternative equivalent car) using our provider (**but only** if our provider has a car available, and is within a reasonable distance of your location); **or**
- arrange a hire car using a provider of your choice. Where we:
 - agree to your choice of provider, we will reimburse you the reasonable cost of the hire car that is in our opinion a similar make or model to your car;
 - **do not agree** to your choice of provider, we will only pay you the amount it would have cost us to provide you with a car that is in our opinion a similar make or model to your car using our provider.

If there are no hire cars available from any provider within a reasonable distance of your location, then we will pay you the lesser of:

- the amount it would have cost us to provide you with a car that is in our opinion a similar make or model to your car using our provider, had one been available; **or**
- the actual cost you incur in making alternative travel arrangements.

Insurance for your hire car

The same rules apply to insurance for your hire car under this option as apply to the 'Hire car after theft' feature (see page 14).

Limits

The most we will pay is **\$90** per day. The benefit stops when:

- your car is returned undamaged;
- we repair your car and return it to you;
- we settle your claim.

Note:

For further details of our hire car conditions, see page 36.

If you have selected our Comprehensive Advantages level of cover you may be eligible for the following optional cover. If you have this option it will be shown on your certificate of insurance.

4. Lifetime new for old car replacement

We cover

If your car has been stolen or damaged in an incident in the period of insurance and we have agreed to pay your claim as a total loss, we cover the cost to replace your car, if:

- you are the first registered owner of your car or you purchased your car as an 'ex-demonstration' model from a licensed motor dealer who was the first registered owner of the car; **and**
- your car has been continuously insured under our Comprehensive Advantages level of cover, from within 13 months of your car first being purchased until the time of the insured incident; **and**
- it is possible for us to supply or order a new car of the same make and model within **90** days of us deciding your car is a total loss or, if one is not available within that time, it is possible to provide you with a new car that is in our opinion a similar make or model to your car; **and**
- anyone who financed your car provides us with written consent.

We will:

- replace your car with a new car of the same make and model, including similar accessories, modifications, tools and spare parts;
- pay the on road costs such as stamp duty, CTP, registration and delivery charges applicable and your policy will continue until its expiry date.

Note:

For full details of how we settle total loss claims please see page 36.

If you claim under this option you are unable to claim under the additional feature 'New for old car replacement' on page 12.

We do not cover

The cost for replacing or purchasing an extended warranty.

Refer to the PED Guide for further information

General exclusions

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Agreements you enter into

any agreement or contract you, or someone you authorised to drive or be in charge of your car, enter into accepting liability, **but we will** provide cover if the legal liability would have existed without that agreement.

Alcohol or drugs

an incident occurring when your car is being driven by, or is in the charge of, anyone who:

- was under the influence of, or had their judgement affected by any alcohol, drug or medication;
- had more than the legal limit for alcohol or drugs in their breath, blood, saliva or urine as shown by analysis;
- refused to take a test for alcohol, drugs or medication.

But we will pay a claim for you (but not the driver or person in charge of your car) if you:

- were not the driver or person in charge of the car at the time of the incident; **and**
- can satisfy us that you did not know and could not have reasonably known of any of the above circumstances.

Asbestos

asbestos, asbestos fibres or derivatives of asbestos of any kind.

Biological, chemical, other pollutant or contaminant

- any actual or threatened biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant; **or**
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant; **or**
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant.

Confiscation or repossession

legal confiscation or repossession of your car or its contents.

Condition of car

- any structural, mechanical, electrical or electronic failure or breakdown;
- any mould, mildew, wear, tear, rust, corrosion or depreciation;
- your car if it was damaged, unsafe or un-roadworthy at the time of the incident.

General exclusions – (Cont'd)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Consequential losses or extra costs following an incident covered by your policy

consequential losses (financial and non-financial loss) or extra costs following an incident covered by your policy, such as:

- loss of income or wages;
- medical expenses;
- the cost of your time (e.g. inconvenience);
- professional, expert, legal consulting or valuation costs **unless** you obtained our prior written authority to incur these costs;
- any costs related to stress or anxiety;
- your car's value (including its trade-in or resale value) is less after being repaired;
- costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- travel costs;
- cleaning costs; **or**
- any costs not covered by your policy.

Dangerous goods

your car being used to illegally store or transport:

- substances that pollute or contaminate;
- dangerous or hazardous goods.

Driving a damaged car

driving your car after it has been damaged in an incident, **unless** we are satisfied you were not reasonably aware this could lead to further damage of your car.

Exceeding loading or passenger limits

your car when it is:

- carrying more passengers than the car was designed for, or than the driver is permitted to carry by law;
- carrying any load which is not secured according to law, over the legal limit or more than what your car was designed to carry.

Failure to take reasonable precautions

your failure to take reasonable precautions to prevent loss, damage or legal liability.

Hire, fare, reward or courtesy car

your car being used for hire, fare or monetary reward or as a courtesy car **but we will** provide cover if your car was being used in a car pool or child care arrangement.

Intentional loss or damage

intentional loss or damage caused by you, or a person acting with your express or implied consent.

Motor sports or similar activities

your car being used:

- in, or being tested in preparation for, a race, contest, trial, test, hill climb or any motor sport; **or**
- on a competition race track, competition circuit, competition course or competition arena **unless**;
 - your car is being driven as part of a driver education course that does not involve speeds in excess of **100km/h** or the timing of cars; **or**
 - you have told us about this use of your car, we have agreed to cover you and this is shown on your certificate of insurance.

Personal property

any personal property that is not owned by you.

Radioactivity/nuclear materials

- 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 incidents.

Reckless acts

any intentional or reckless act by you, the driver of the car or by a person acting with your express or implied consent (such as street racing, burnouts or donuts).

Revolution, war

- revolution, hostilities, war or war like activities or other acts of foreign enemy, military coup; **or**
- any looting or rioting following these incidents.

Unlawful purposes

your car being used for unlawful purposes.

Unlicensed driving

your car being driven by, or is in the charge of someone who is not licensed, not correctly licensed or not complying with the conditions of their licence **but we will** pay a claim for you (but not the driver or person in charge of your car) if you:

- were not the driver or person in charge of your car at the time of the incident; **and**
- can satisfy us that you did not know and could not have reasonably known of any of the above circumstances.

There is no cover under this policy for:

Incorrect fuel usage

loss or damage to your car (including damage to your car's engine or fuel system) caused by the incorrect type of fuel being used.

Loss or damage outside Australia

loss or damage that occurs outside Australia.

Replacement of non-damaged parts

the replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set (such as alloy wheels).

General exclusions – (Cont'd)

There is no cover under this policy for:

Test drives

loss or damage to your car while it is being demonstrated for private sale **but we will** pay a claim if your car is being demonstrated for private sale and you or a listed driver are a passenger in your car.

Tyres

damage to your car's tyres caused by braking, punctures, road cuts or bursting.

Overdue monthly instalments

if you pay your premium by monthly instalments and payment is overdue we can do one or both of the following:

- refuse to pay a claim if payment is **14** days (or more) late;
- cancel your policy without notifying you if payment is **1** month (or more) late.

Claims

Making a claim

When to make a claim

We understand being involved in an incident or having your car stolen can be a stressful experience. We are here to help you **24** hours a day. Contact us on **13 25 24**.

What you must do

Step 1 Make sure everyone is safe. For emergencies call 000.

Step 2 Try to prevent further loss or damage.

You must do everything you reasonably can to limit and prevent further loss or damage (e.g. move your car off the road and put on your hazard lights).

We may provide cover for emergency repairs up to **\$500** (see page 16 for details).

Step 3 Report the incident to the authorities.

If someone is injured or has stolen, attempted to steal or maliciously damaged your car, call the police immediately and record the time, date, report number and the name of the recording officer.

Step 4 Collect details of all drivers, passengers and witnesses.

You will need these when you call us. Make sure you have their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's insurance details. Do not admit fault to anyone.

Step 5 Contact us as soon as possible on 13 25 24.

Make sure you have the details of the incident at hand to assist us with lodging your claim.

If towing is required, we will help arrange the towing of your car to one of our assessment centres or repair facilities, or another location nominated or agreed to by us (e.g. a repairer).

Please see page 17 for details on what we pay for towing costs.

If you have caused damage to other people's property

Tell us about any incident that has caused damage to other people's property. You also must immediately tell us about any demands made on you to pay compensation to others, any court actions or offers of settlement and send these to us. If you do not tell us about these and it results in further costs, you may have to pay those costs.

How the Goods and Services Tax (GST) affects this insurance

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur.

If your car is a total loss we will reduce any payment we make by an amount equal to your input tax credit entitlement, if any.

In all other circumstances our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled had you made a relevant acquisition.

Any payment we make to settle your claim will be considered to be made in full even if the amount we pay has been reduced as described above.

To process the claim, you must:

- talk to or meet with any experts we choose, such as a claims assessor, investigator or repairer;
- assist us in handling your claim. This can include agreeing to be interviewed and/or providing relevant documents we ask for (e.g. proof of ownership);
- either drive (if it is safe to do so) or let us move your car to one of our assessment centres or repair facilities, or another location nominated or agreed to by us, so we can assess the damage and progress your claim;
- allow us to recover, salvage or take possession of your car;
- attend court to give evidence if we ask you to.

Note: In this section ‘you’ means you and, if you were not driving your car, the driver of your car.

What you must not do:

- do not admit liability or responsibility to anyone to pay for any damage **unless** we agree;
- do not negotiate or promise payment;
- do not authorise any repairs, except for emergency repairs described on page 16;
- do not get rid of any damaged parts of your car or your property without our consent;
- do not accept payment from someone who admits fault for loss or damage to your car. Refer them to us.

If you do not comply

If you do not comply with ‘What you must do’ and ‘What you must not do’ we can reduce or refuse your claim and/or recover costs from you or cancel your policy.

If we decline a claim

When you contact us to make a claim we will tell you if we can accept it. If we can’t, we will tell you why. In some cases we will allow you to lodge your claim **but we will** need to further assess it before making a decision. If we then decide to decline your claim we will give you our reasons in writing. If you wish to dispute our decision, see page 43 for more information.

How to establish your loss

Establish an incident took place

When making a claim you must be able to prove that an incident insured by your policy actually took place. If you do not do this, we will not be able to pay your claim.

We may obtain the following from the police:

- confirmation that you reported the incident;
- details of any investigations they undertook.

You must give us authority to access these records, if we ask.

Describe your loss or damage

You must also give us accurate and full details of the loss or damage and give us proof of value and ownership, if we ask.

Proof includes things like registration papers, sales receipts, service records, valuations, warranties or log books for your car. If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. For example, if the rear and front of your car have been damaged in two separate incidents, then you have to make **2** claims and pay the excesses that apply for each claim.

The total excess you are required to pay is determined by the circumstances of your claim. You might have to pay more than one type of excess when you claim.

You will not have to pay an excess for an incident where we agree the driver of your car was not at fault, **and** you can give us the name and address of the other driver **or** the registration number of the other vehicle.

The amount and types of excesses are shown on your certificate of insurance. The different types of excesses are:

Standard excess	A standard excess applies to all claims unless stated otherwise in the PDS.
Voluntary excess	You can choose a voluntary excess from the range we offer to reduce your premium. This excess applies to all claims in addition to your standard excess.
Age excess	This applies if a driver under 25 years of age was driving, using or in charge of your car at the time of the incident. This excess is in addition to any other excess that applies.
Inexperienced driver excess	This applies if an inexperienced driver was driving, using or in charge of your car at the time of the incident. This excess is in addition to any other excess that applies. Note: An inexperienced driver is someone who is 25 years or over and has not held a driver's licence specific to the car type for at least the past 2 consecutive years.
Driver history excess	This excess applies if a driver who has had their licence cancelled, suspended, disqualified or restricted in the 3 years prior to any incident was driving, using or in charge of your car at the time of the incident. This excess is in addition to any other excess that applies.

Refer to the PED Guide for further information

When does an excess apply

The table below explains the excesses that apply to common claim types. For other types of claims, we will tell you what excesses apply when you make a claim.

When you make a claim for:	What excess will apply?		
	Standard excess	Voluntary excess	Other excesses (if applicable)
Theft or attempted theft of your car	Yes	Yes	none
Storm, hail, flood or fire damage	Yes	Yes	none
Malicious act or vandalism	Yes	Yes	none
Damage to your car whilst parked caused by an unidentified person or driver	Yes	Yes	none
Collision with or by an animal	Yes	Yes	age excess inexperienced driver excess driver history excess
Windscreen or window glass damage only*	Yes*	Yes*	none*
An incident where we decide the driver of your car caused or contributed to the damage	Yes	Yes	age excess inexperienced driver excess driver history excess
An incident where we agree the driver of your car was not at fault, and you can give us the name and address of the other driver or the registration number of the other car	No	No	none
An incident where we agree the driver of your car was not at fault, but you cannot give us the name and address of the other driver or the registration number of the other car	Yes	Yes	age excess inexperienced driver excess driver history excess
Stolen car keys (see additional feature 'Locks and keys' on page 18)	Yes	Yes	None

*if you have the windscreen and window glass cover option then you will not have to pay an excess for one claim in any period of insurance.

How to pay your excess

We may:

- ask you to pay us the excess;
- ask you to pay your excess to the repairer when you pick up your car;
- deduct the excess from the amount we pay you; **or**
- deduct the excess from the amount we pay to another person for loss or damage to their property.

You must pay the excess in full (if we ask for it) before we pay any claim, or provide any benefits under this policy. We will usually ask for your excess when you first lodge your claim.

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

How we settle your claim

We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to your car we will decide if we will:

- repair the damage;
- replace the damaged parts of your car;
- pay you what it would cost us to repair or replace the damaged parts of your car;
- settle your claim as a total loss; **or**
- pay you up to the maximum you are entitled to under the applicable additional feature or option.

For additional features and optional covers

If we agree to pay a claim under an additional feature or optional cover, we will settle your claim in accordance with that additional feature or optional cover.

For a windscreen claim

If we agree to pay a claim for damaged windscreen or window glass, we will either:

- choose to repair the damaged area; **or**
- choose to replace the damaged windscreen or window glass.

For Third Party Property Damage claims

If you make a third party property damage claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim is settled.

[Refer to the PED Guide for further information](#)

If your car is damaged

Choice of repairer

You can choose:

- to allow us to arrange the repair of your car; **or**
- your own repairer.

If your car is not safe to drive

We will arrange to move your car to either one of our assessment centres or repair facilities, or to another location nominated or agreed to by us.

If your car is safe to drive

We will arrange a time with you to bring your car into one of our assessment centres or repair facilities, or to another location nominated or agreed to by us.

If you allow us to arrange the repairs

- we ordinarily obtain two competitive quotes from our recommended repairers (where available) and select the most appropriate quote;
- we authorise the repairs based on the most appropriate quote and manage the repair process with the repairer;
- we will keep you informed of the progress of the repairs **and** will advise you when your car is ready for collection.

If you choose your own repairer, which may include one of our own recommended repairers:

- after you obtain a quote from your repairer, we will arrange a time with you to drive your car (if it is safe to do so), or you must let us move it, to one of our assessment centres or repair facilities, or another location nominated or agreed to by us;
- we will authorise the repairs if we agree your repairer's quote is reasonable and will result in your car being repaired safely and in a cost effective manner.

If we don't authorise repairs

If we don't authorise repairs, we will pay you what it would have cost us to repair your car and the lifetime guarantee will not apply. The amount we pay is normally determined by obtaining a quote from a repairer we choose.

Lifetime guarantee on repairs

For repairs we authorise, the quality of the materials and workmanship are guaranteed for the life of your car, even if you no longer own it. If a defect arises in the lifetime of your car as a result of faulty materials or workmanship, then we will rectify the problem.

When we authorise repairs to your car we will:

- ensure the repair work is properly carried out;
- use new parts or parts that are consistent with the age or condition of your car. These parts will meet available manufacturers technical specifications and/or applicable Australian Design Rules;
- only use new original equipment parts if your car is under the manufacturers standard new car warranty period (but not under any extended dealer/manufacturer warranty period).

However, the following conditions also apply:

Glass repairs

For windscreen or window glass repairs, we might use glass that is different from the original **but** the glass and repairs will meet Australian Design Rules.

Radiators and air conditioning

Parts produced by genuine parts suppliers may be used in the repair of components such as radiators and air conditioners.

Unavailable parts

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

Obsolete items and parts

In all cases we will only pay the market value of damaged parts we consider to be obsolete.

Secure compliance labels

Where your car is fitted with secure compliance (or car security) labels and these components are damaged, we will try to source replacement labels from the manufacturer. If we cannot source these for you, we will obtain a letter of confirmation from the manufacturer of the car that it is compliant and that the plate was damaged. We will still repair your car without replacing the secure compliance label.

Sub-contracting repairs

We may sub-contract, and any repairer we authorise to repair your car may sub-contract, some of the repairs.

When we repair your car we will not:

- pay extra to repair your car to a better standard, specification or quality existing before the loss or damage;
- fix a fault or defect in your car that existed before the loss or damage occurred **unless** the fault or defect was from repairs we authorised;
- pay for repairing pre-existing damage. If we agree, you can pay the extra cost of repairing this damage.

Contribution to repairs

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

If you do not agree to pay these amounts, we will pay you the amount determined to be the cost of repairs less any contribution charges.

If your car has been stolen

If your car is found within **14** days of it being stolen and is damaged, follow the process of 'If your car is damaged' (see page 34). You may be entitled to a hire car for up to **14** days (see page 14), and where available we can arrange the hire car for you. Comprehensive Advantages customers can claim under the 'Hire car after an event for unlimited days' optional cover (see page 23).

If your car is not found within **14** days after being stolen, and we have accepted your claim, your car becomes a total loss (see below).

If your car is a total loss

Your car becomes a total loss if it is stolen and unrecovered after **14** days or when we decide it is uneconomical, impractical or unsafe to repair.

For cars where the 'New for old car replacement' feature applies, see page 12. For cars where the 'Lifetime new for old car replacement' optional cover applies, see page 24.

For all other cars we will pay you the amount covered shown on your certificate of insurance less any deductions that apply.

Deductions from your total loss claim

When we pay you for a total loss claim we will deduct:

- any excess or unpaid premium including any unpaid instalments in the period of insurance if you pay your premium monthly;
- any unused registration and compulsory third party (CTP) insurance that you are entitled to if your car is registered in NSW. You can obtain these refunds from the NSW RTA;
- any ITC (if applicable), refer to page 29.

Cars under finance

When we pay for a total loss claim, if your credit provider has a financial interest in your car then we will pay them what they are entitled to (up to your amount covered) and pay you any balance.

We own the car salvage

When we replace your car or pay you for the total loss, your car salvage, including any unexpired registration and CTP insurance (except for NSW), becomes our property. If we ask, you must provide your written consent to help us collect any unexpired registration and CTP insurance.

If another party is entitled to the salvage of your car, then we will pay you or them the amount covered, less our estimate of the salvage value, any excess and unpaid premium. For example, this could occur if you had purchased your car not knowing that it was used as security on a financial agreement involving the previous owner. This means the credit provider may be entitled to the salvage of your car.

If you are claiming under a hire car benefit

Where you are making a claim under any hire car benefit in your policy you:

- may be required to enter into a hire agreement with the hire car provider;
- are required to collect the hire car from and return it to the place nominated by us or the hire car provider;
- are responsible for all running costs and extras of the hire car, including paying the deposit, security bond, fuel and any upgrade costs, and the cost of reducing the standard hire car excess;
- are responsible for arranging and paying all hire car costs for any period you continue to use the hire car beyond the authorised hire period; **and**
- may be required to refund to us any costs (including any insurance costs) we incur for the hire car, if you withdraw your claim or we refuse to accept it.

After we pay your claim

Does your claim affect your cover?

If we choose to repair your car or pay you the cost of repairs, your policy continues for the period of insurance.

If your car is a total loss and you are not entitled to a new replacement car (see page 12), all cover under your policy stops and your policy is cancelled. There is no refund of the unused premium.

If your car is damaged and we settle your claim by paying you the cost of repairs, we can reduce your amount covered to reflect the lower value of your car in its damaged condition.

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity who caused the loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

How do claims affect your Claims Free Driver Rewards?

No claim made during the period of insurance	you will receive a credit on your next comprehensive renewal in line with the number of years you have continuously held comprehensive car insurance with us.
Claim made where no excess is payable by you during the period of insurance	you will receive a credit on your next comprehensive renewal in line with the number of years you have continuously held comprehensive car insurance with us.
Claim made where an excess is payable by you during the period of insurance	you will not receive a credit on your next renewal.

Refer to the PED Guide for further information

Other Important Information

About your premium

The rated premium is the amount we calculate that reflects the likelihood of you making a claim together with other factors related to our cost of doing business.

In addition to the amount we agree to cover your car for, we use many factors about you and your car to work out your rated premium. These are called premium factors. Each time you renew your insurance your rated premium is likely to change, even if your personal circumstances have not changed. This is because your rated premium is affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

Your rated premium also includes any discounts that we have given you and stamp duty, GST, other government charges and any fire services levy (FSL) that applies to your rated premium.

The amount you pay for this insurance is your premium and it includes the rated premium less any Claims Free Driver Rewards credit you are eligible for. Any credit we apply is inclusive of relevant government charges.

The premium will be shown on your certificate of insurance as the total amount payable or, if you pay by instalments, the premium each month will be shown on your certificate of insurance as 'monthly instalment'.

[Refer to the PED Guide for further information](#)

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate of insurance. You must pay this premium by the due date to get this insurance cover. You can pay in one annual payment or, if we agree, by instalments. If you pay your premium by instalments it costs you more than if you choose to pay your premium in one annual payment.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the full amount, we may reduce the period of insurance so it is in line with the amount you paid.

If you make changes to your policy details, it may affect the premium you need to pay for the remainder of your period of insurance.

Late annual payments

If you do not pay your premium by the due date, in the first year of insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so.

If you do not pay the premium due on renewal by the due date, you will have no cover from the due date.

If we accept your late payment, we might recommence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Overdue instalments

If you pay your premium by monthly instalments and your payment is overdue we can do one or both of the following:

- refuse to pay a claim if payment is **14** days (or more) late;
- cancel your policy without notifying you if payment is **1** month (or more) late.

When you need to contact us

Changes in your details and car

You need to tell us immediately if:

- any details on your certificate of insurance are no longer accurate;
- your address changes;
- you replace your car (see the ‘Replacement car cover’ feature on page 18 where we may give you **14** days cover on your replacement car);
- there are any changes to the physical condition of your car;
- you plan to, or have, added accessories or modifications to your car (see page 8);
- the place where you keep your car changes;
- the drivers of your car change;
- the way you use your car changes (see page 3 for more details);
- you intend to use your car on a competition race track, competition circuit, competition course or competition arena (other than for a driver education course where the speed will not exceed **100km/h** and there will be no timing of cars at any time), and you want us to consider covering you for that use.

Changes at renewal each year

You must tell us at each renewal if you or any listed drivers of your car have had changes to their:

- insurance or driving history;
- criminal history related to fraud, theft, burglary, drugs, arson, criminal, malicious or wilful damage.

What we will do when you contact us

When you contact us and tell us about these changes, we may decide to increase or impose an excess, charge an extra premium or apply a special condition to your policy. In some cases it could mean we can no longer insure you and we will cancel your policy.

Refer to the PED Guide for further information

What happens with cancellations?

Cancellation by you

You may cancel this policy at any time. If you cancel this policy outside the cooling off period, you will be refunded the unexpired portion of the premium, less the cancellation fee and less any non-refundable government charges if the refund is more than **\$5**. See below for the cancellation fee.

Cancellation by us

We can cancel your policy where the law allows us to do so. If we cancel this policy outside the cooling off period, you will be refunded the unexpired portion of the premium, less the cancellation fee and less any non-refundable government charges if the refund is more than **\$5**. If we cancel your policy due to fraud, we will not refund any money to you.

Cancellation fee

Fee	Details
<p>Cancellation fee</p> <p>We incur costs in establishing and administering your policy. If you cancel one or more cars on your policy we will charge a cancellation fee on each car cancelled.</p> <p>A cancellation fee will not apply if you cancel the policy within the cooling off period and have not made a claim.</p>	<p>The amount of the cancellation fee is \$30 (plus (if applicable) FSL plus GST plus stamp duty) for each car insured on the policy.</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 and we will not charge you an additional amount to cover the difference.</p>

Words with special meanings

Amount covered

when used in relation to your car, it is the maximum amount we will pay for loss or damage to your car caused by an incident less any deductions that apply, unless we say otherwise in your policy. It includes the value of any accessories or modifications. The amount covered includes GST.

For Comprehensive cover, your amount covered will be shown on your certificate of insurance.

For Fire, Theft & Third Party Property Damage cover, your amount covered will be the market value of your car or the limit shown on your certificate of insurance, whichever is less.

Authorised repairs

where we have an arrangement with a repairer to conduct the repairs to your car.

Car

see page 8.

Certificate of insurance

means the latest certificate of insurance, including the insurance account, we have given you. It is an important document as it shows the covers you have chosen and other policy details.

Excess

see page 31.

Incident or event

is a single occurrence which you did not intend or expect to happen.

Limit

the most you can claim for any one incident. It includes GST.

Listed driver

the person or people shown on your certificate of insurance as listed drivers.

Market value

the amount we calculate the market would pay for your car. It takes into account the age, make, model, kilometres travelled and condition of your car immediately before the incident. We might use recognised industry publications to calculate the amount.

Original equipment parts

means parts that are manufactured anywhere in the world by, on behalf of, under licence from or with the consent (whether direct or indirect) of:

- a) the manufacturer or supplier of your car;
- b) the manufacturer or supplier of the part originally supplied with your car at the time of the car's purchase;
- c) any member of the domestic or international corporate group of which the manufacturer or supplier of your car or the manufacturer or supplier of the part is a member or affiliated with (including affiliation by common use of trade marks); or
- d) any affiliate, licensee, sub-licensee, related body corporate or affiliate of any entity in a) or b) or c) of this definition;

whether or not the parts or the packaging of the parts bears the trade mark or trade marks of any of the entities contemplated by a), b), c) or d) of this definition.

PED Guide

see page 3.

Period of insurance

means when your policy starts to when it ends. It is shown on your certificate of insurance.

Policy

means your insurance contract. It consists of this PDS and any SPDS we have given you and your latest certificate of insurance.

Rated premium

see page 38.

Total loss

your car is a total loss if it is stolen and unrecovered after **14** days or when we decide it is uneconomical, impractical or unsafe to repair.

Uninsured driver

a driver is an uninsured driver if neither the driver nor the vehicle owner has motor insurance or they have insurance but it does not cover damage to your vehicle at the time of the incident.

We, us and our

means Suncorp Metway Insurance Limited.

You, your

the person or people shown as the insured on your certificate of insurance.

How we will deal with a complaint

If you have a complaint about our product or services (even if through one of our service providers) or our complaints handling process, please let us know so that we can help.

You can contact us:

By phone	13 11 55
In writing	Suncorp Insurance PO Box 1453 Brisbane Qld 4001
In person	By visiting one of our local branches
By email	customer.relations@suncorp.com.au

Please include the full details of your complaint and explain what you would like us to do.

When we receive your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you within **5** business days of us receiving your complaint.

If you remain dissatisfied the matter will be referred to our Internal Disputes Resolution (IDR) team. Our IDR team will review your complaint, and provide you with their final decision within **15** business days of your complaint being referred to them.

The contact details for our IDR team are: By phone: 1300 264 053; By fax: 1300 316 047; In writing: Internal Dispute Resolution, Suncorp Metway Insurance Limited, PO Box 14180, Melbourne City Mail Centre, VIC, 8001; By email: idr@suncorp.com.au.

If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

If we are unable to resolve your complaint within **45** days, you may take your complaint to the Financial Ombudsman Service (the FOS), even if we are still considering it. The contact details for the FOS are set out below.

What if you are not satisfied with our final IDR decision?

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the FOS. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

By phone:	1800 367 287
By Fax:	(03) 9613 6399
By email:	info@fos.org.au
In writing:	Financial Ombudsman Service GPO Box 3 Melbourne VIC 3001
By visiting:	www.fos.org.au

Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policy holders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated car or home repair bills;
- staged car or home incidents;
- false or inflated home or car claims;
- home and car fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: **1300 881 725**. Let's work together to reduce the impact of insurance fraud on the community.

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 (insurancecouncil.com.au) or by phoning **(02) 9253 5100**.

Motor Vehicle Insurance and Repair Industry Code of Conduct

This code is intended to promote transparent, informed, effective and co-operative relationships between smash repairers and insurance companies based on mutual respect and open communication.

We are a signatory to and support the Code.

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling **1300 55 88 49**.

PDS prepared 19 October 2012

This insurance is issued by Suncorp Metway Insurance Ltd
ABN 83 075 695 966 AFSL No. 229869

The insurer is a related body corporate of
Suncorp-Metway Ltd ABN 66 010 831 722
AFSL No. 229882 (Suncorp Bank).

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This product is not a bank deposit or other bank liability.

How to contact us



Call
13 11 55



Claims
13 25 24



*Insurance
Fraud Hotline*
1300 881 725



Online
suncorp.com.au



*Local
branch*