

# Car Insurance



## Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as Suncorp Insurance.

This SPDS supplements the Car Insurance Product Disclosure Statement (PDS), prepared on 19 October 2012, and must be read together with the PDS and any other SPDS given to you in relation to the PDS. Visit [suncorp.com.au](http://suncorp.com.au) to view the PDS.

The purpose of this SPDS is to:

- explain how we will communicate with you electronically, if we offer that communication method to you and if you agree to it;
- introduce a new optional cover 'Suncorp Roadside Assist' for Comprehensive, Comprehensive Extras and Comprehensive Advantages cover levels.

### Changes to the PDS

1. On page 3 of the PDS, immediately below the section titled 'PED Guide', insert the following wording:

#### *'Communicating with you*

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.'

2. On page 5 of the PDS, replace the paragraph at the top of the cover table with the wording below, **and** also insert into the cover table, below the 'Windscreen and window glass cover (without excess)' row, the new optional cover row titled 'Suncorp Roadside Assist':

'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, and in the case of Suncorp Roadside Assist, the Suncorp Roadside Assist Terms and Conditions provided to you if you purchase that option or available at [suncorp.com.au](http://suncorp.com.au)'

Summary of features and options	Comprehensive Advantages	Comprehensive Extras	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
Suncorp Roadside Assist	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>	×	×	24

3. On page 9 of the PDS, replace the bullet points and following paragraph under the heading 'Comprehensive, Comprehensive Extras and Comprehensive Advantages cover' with the following:

'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).

Depending on the level of cover selected, you can choose from one or more optional covers for an extra premium (see pages 21 to 24).'

4. On page 16 of the PDS, at the end of the section titled '5. Emergency travel, accommodation and repairs', insert the following note:

'This additional feature **does not cover** costs related to your car breaking down (e.g. mechanical or electrical failure). If you have purchased Suncorp Roadside Assist, you will be entitled to our roadside assistance service. See page 24 for more information.'

5. On page 18 of the PDS, at the end of the section titled '9. Locks and keys', insert the following note:

'If you have purchased Suncorp Roadside Assist, you will be entitled to assistance in the case of lost (but not stolen) or locked-in car keys. See page 24 for more information.'

6. On page 21 of the PDS, in the section titled 'Optional covers', replace the bullet points and the paragraph below them with the following:
- For Comprehensive cover there is one optional cover you can choose to add to your policy for an additional premium.
  - For Comprehensive Extras you can choose whether you want to add one or more 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) and the Suncorp Roadside Assist optional cover (which only applies if you have added it to your policy for an additional premium).

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, in the 'General exclusions' on pages 25 to 28, and in the case of Suncorp Roadside Assist in the Suncorp Roadside Assist Terms and Conditions provided to you if you purchase that option or available at [suncorp.com.au](http://suncorp.com.au). All of the conditions of this policy apply to these optional covers unless stated otherwise.'

7. On page 21 of the PDS, insert at the bottom of the 'Summary of optional covers' table the following optional cover:

Summary of optional covers	Comprehensive Advantages	Comprehensive Extras	Comprehensive
Suncorp Roadside Assist	Optional	Optional	Optional

8. On page 24 of the PDS, insert the following optional cover immediately above the words 'Refer to the PED Guide for further information':

*'Suncorp Roadside Assist*

Suncorp Roadside Assist is a dedicated emergency roadside assistance service for your car. It is provided by a leading emergency assistance provider and is additionally subject to the Suncorp Roadside Assist Terms and Conditions. This service offers **24** hour roadside assistance Australia-wide.

Suncorp Roadside Assist helps you with:

- changing a flat tyre;
- towing your car to the nearest repairer;

- jump starting or charging a flat battery;
- minor breakdown related repairs;
- emergency fuel delivery;
- lost or locked-in keys, by spare key delivery or locksmith attendance.

Conditions and limits apply, including fuel value, towing distance and key assistance limits. Replacement battery cost is additional. Please read the Suncorp Roadside Assist Terms and Conditions for the terms, including the limitations and exclusions, that apply to this optional cover. They are available at [suncorp.com.au](http://suncorp.com.au) and are also provided at the purchase of this optional cover. You can use Suncorp Roadside Assist without making a claim on this policy.'

9. On page 25 of the PDS, replace the wording of the first bullet point under the heading 'Condition of car' with the following:

- '- any structural, mechanical, electrical or electronic failure or breakdown (**except** in the case of the specific roadside assist benefits provided under our Suncorp Roadside Assist optional cover);'

## Questions?

If you have questions about this change, please visit our website [suncorp.com.au](http://suncorp.com.au) or contact us on **13 11 55**.