

Supplementary Product Disclosure Statement

Motor Vehicle Insurance

Date of preparation: 24 May 2019

This is a Supplementary Product Disclosure Statement (SPDS) issued by QBE Insurance (Australia) Limited. It supplements and amends the Product Disclosure Statement(s) (PDS) listed in the table below:

Document number and version		
QM150-0716	QM150-0617	QM150-0718
QM2146-0716	QM2988-1215	QM3261-1215

It provides more information about:

- Updates made to the 'About QBE Australia' statement
- Changes to the 'Resolving complaints & disputes' process
- Additions to the 'Important Information' section about the No claim bonus and the way in which we calculate the No claim bonus
- Updates to 'Additional Benefits' section
- Updates made to the 'Sanctions limitation and exclusion clause'

and must be read together with your applicable PDS, for policies bought or renewed after 1 July 2019.

How to read this Supplementary Product Disclosure Statement

You should read this document together with your insurance Policy, which is made up of:

- the PDS
- your Policy Schedule and
- any endorsement or any other notice about your Policy we have given you in writing.

Amendments to the PDS

Section(s) in PDS changing	Change										
Multiple sections	In all instances in the PDS where the mentions of “No claim discount” or “no claim discount” delete and replace it with “No claim bonus” or “no claim bonus” respectively										
About QBE Australia	<p>‘About QBE Australia’ is deleted and replaced with:</p> <p>About QBE Australia</p> <p>QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia’s largest international general insurance and reinsurance group, and one of the largest insurers and reinsurers in the world.</p>										
Resolving complaints and disputes	<p>Step 3 – Still not resolved? is deleted and replaced with:</p> <p>Step 3 – Still not resolved?</p> <p>If you’re not happy with the final decision, or if we’ve taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Australian Financial Complaints Authority (AFCA). AFCA is an ASIC approved external dispute resolution body.</p> <p>AFCA resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by AFCA decisions - but you’re not. You can contact AFCA directly and they’ll advise you if your dispute falls within their Rules.</p> <p><i>Disputes not covered by the AFCA Rules</i></p> <p>If your dispute doesn’t fall within the AFCA Rules, and you’re not satisfied with our decision then you may wish to seek independent legal advice.</p> <p><i>Privacy complaints</i></p> <p>If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).</p>										
Contacting QBE’s CCU, FOS or the OAIC	<p>The heading ‘Contacting QBE’s CCU, FOS or the OAIC’ is deleted and replaced with ‘Contacting QBE’s CCU, AFCA or the OAIC’.</p> <p>‘How to contact FOS Australia’ is deleted and replaced with:</p> <table border="1" data-bbox="336 1592 1426 1910"> <thead> <tr> <th colspan="2" data-bbox="336 1592 1426 1648">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1648 448 1704">Phone</td> <td data-bbox="448 1648 1426 1704">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="336 1704 448 1760">Email</td> <td data-bbox="448 1704 1426 1760">info@afca.org.au</td> </tr> <tr> <td data-bbox="336 1760 448 1816">Online</td> <td data-bbox="448 1760 1426 1816">www.afca.org.au</td> </tr> <tr> <td data-bbox="336 1816 448 1910">Post</td> <td data-bbox="448 1816 1426 1910">Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</td> </tr> </tbody> </table>	How to contact AFCA		Phone	1800 931 678 (free call)	Email	info@afca.org.au	Online	www.afca.org.au	Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
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Section(s) in PDS changing	Change														
Important Information	<p>In QM150-0618, the No Claim bonus section is deleted and replaced with the following:</p> <p>In QM150-0716, QM150-0617, QM2146-0716, QM2988-1215 and QM3261-1215, the Important Information section is amended to include the following:</p> <p>No claim bonus</p> <p>You may qualify for No claim bonus when you have a good claims history. The No claim bonus is a discount we apply to the premium we calculate before optional extras, government charges, adjustments if you choose any voluntary excess and loyalty discounts.</p> <ul style="list-style-type: none"> <p>How do we determine your No Claim Bonus when you buy a new Policy?</p> <p>When you buy a new Comprehensive Policy we ask you to tell us what No claim bonus you had before you insured with us. The No claim bonus levels we have are:</p> <table border="1" data-bbox="371 824 1179 1223"> <thead> <tr> <th>No Claim bonus Levels</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>Rating 1, 5 years claim free</td> <td>Up to 60%</td> </tr> <tr> <td>Rating 2, 4 years claim free</td> <td>Up to 50%</td> </tr> <tr> <td>Rating 3, 3 years claim free</td> <td>Up to 40%</td> </tr> <tr> <td>Rating 4, 2 years claim free</td> <td>Up to 30%</td> </tr> <tr> <td>Rating 5, 1 years claim free</td> <td>Up to 20%</td> </tr> <tr> <td>0 years claim free</td> <td>0%</td> </tr> </tbody> </table> <p>What happens to your No Claim Bonus when you renew your Policy?</p> <p>If you don't make any claims during the preceding period of insurance, your No claim bonus will be increased by up to 20% at renewal. This will continue until you reach our highest No claim bonus discount of up to 60%.</p> <p>On renewal your No claim bonus may be reduced based on the number of claims, the types of claims you have made, the value of loss incurred under this Policy and if your Policy Schedule shows you have opted into the following Optional benefit:</p> <ul style="list-style-type: none"> Protected no claim discount clause. <p>The types of claims which affect your No claim bonus</p> <p>There are three types of claims which affect your No claim bonus. These are:</p> <ul style="list-style-type: none"> At fault, where you, another driver of your vehicle or its passengers, were fully or partly at fault Not recoverable, where someone else was at fault, but you weren't able to provide us with their name, address and registration details, and Claims for damage where the cause was weather, fire, theft or attempted theft, or malicious damage. 	No Claim bonus Levels	Discount	Rating 1, 5 years claim free	Up to 60%	Rating 2, 4 years claim free	Up to 50%	Rating 3, 3 years claim free	Up to 40%	Rating 4, 2 years claim free	Up to 30%	Rating 5, 1 years claim free	Up to 20%	0 years claim free	0%
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	<p>The table below explains how your No claim bonus is affected by different claims each Policy period:</p> <table border="1" data-bbox="371 405 1426 1845"> <thead> <tr> <th colspan="4" data-bbox="371 405 1426 454">Effect on No claim bonus discount level at renewal</th> </tr> <tr> <th data-bbox="371 454 691 636">Type of claim</th> <th data-bbox="691 454 959 636">Number of claims in one period of insurance</th> <th data-bbox="959 454 1182 636">With No Optional benefits</th> <th data-bbox="1182 454 1426 636">With Optional benefit: 'Protected no claim discount clause'</th> </tr> </thead> <tbody> <tr> <td data-bbox="371 636 691 689">No claims</td> <td data-bbox="691 636 959 689"></td> <td data-bbox="959 636 1182 689"></td> <td data-bbox="1182 636 1426 689"></td> </tr> <tr> <td data-bbox="371 689 691 837" rowspan="3">Windscreen or window glass only claim</td> <td data-bbox="691 689 959 837">One of more claim(s) that do not satisfy any one of the conditions listed in the section: The types of claims which affect your No claim bonus</td> <td data-bbox="959 689 1182 837" rowspan="3"> <ul style="list-style-type: none"> For rating - 1,2,3,4,5: Increases by up to 10%, Otherwise: Increases by up to 20%, up to a maximum of 60% </td> <td data-bbox="1182 689 1426 837"></td> </tr> <tr> <td data-bbox="691 837 959 896">One claim</td> <td data-bbox="959 837 1182 896"></td> <td data-bbox="1182 837 1426 896"></td> </tr> <tr> <td data-bbox="691 896 959 954">Two claims</td> <td data-bbox="959 896 1182 954"> For rating <ul style="list-style-type: none"> 1,2,3,4: Reduces by up to 10%, 5: Reduces by up to 20%, up to a maximum of 60% </td> <td data-bbox="1182 896 1426 954">No movement</td> </tr> <tr> <td data-bbox="371 954 691 1279" rowspan="2">Claims that satisfy any one of the conditions listed in the section: The types of claims which affect your No claim bonus</td> <td data-bbox="691 954 959 1279">More than two claims</td> <td data-bbox="959 954 1182 1279"> <ul style="list-style-type: none"> 1,2,3,4: Reduces by up to 10%, 5: Reduces by up to 20%, up to a maximum of 60% </td> <td data-bbox="1182 954 1426 1279"> For rating <ul style="list-style-type: none"> 1,2,3,4: Reduces by up to 10%, 5: Reduces by up to 20%, up to a maximum of 60% </td> </tr> <tr> <td data-bbox="691 1279 959 1637">One at fault claim with loss incurred under \$500 after all applicable excesses have been paid</td> <td data-bbox="959 1279 1182 1637"> For rating <ul style="list-style-type: none"> 1,2,3,4: Reduces by up to 10%, 5: Reduces by up to 20%, up to a maximum of 60% </td> <td data-bbox="1182 1279 1426 1637">No movement</td> </tr> <tr> <td data-bbox="371 1637 691 1845"></td> <td data-bbox="691 1637 959 1845">One at fault claim with loss incurred over \$500 after all applicable excesses have been paid</td> <td data-bbox="959 1637 1182 1845">Reduces by up to 20%, up to a maximum of 60%</td> <td data-bbox="1182 1637 1426 1845">No movement</td> </tr> </tbody> </table> <p data-bbox="371 1854 1369 1921">Each year we re-calculate your premium. Your premium may still change due to underwriting and other factors.</p>	Effect on No claim bonus discount level at renewal				Type of claim	Number of claims in one period of insurance	With No Optional benefits	With Optional benefit: 'Protected no claim discount clause'	No claims				Windscreen or window glass only claim	One of more claim(s) that do not satisfy any one of the conditions listed in the section: The types of claims which affect your No claim bonus	<ul style="list-style-type: none"> For rating - 1,2,3,4,5: Increases by up to 10%, Otherwise: Increases by up to 20%, up to a maximum of 60%		One claim			Two claims	For rating <ul style="list-style-type: none"> 1,2,3,4: Reduces by up to 10%, 5: Reduces by up to 20%, up to a maximum of 60%	No movement	Claims that satisfy any one of the conditions listed in the section: The types of claims which affect your No claim bonus	More than two claims	<ul style="list-style-type: none"> 1,2,3,4: Reduces by up to 10%, 5: Reduces by up to 20%, up to a maximum of 60%	For rating <ul style="list-style-type: none"> 1,2,3,4: Reduces by up to 10%, 5: Reduces by up to 20%, up to a maximum of 60%	One at fault claim with loss incurred under \$500 after all applicable excesses have been paid	For rating <ul style="list-style-type: none"> 1,2,3,4: Reduces by up to 10%, 5: Reduces by up to 20%, up to a maximum of 60%	No movement		One at fault claim with loss incurred over \$500 after all applicable excesses have been paid	Reduces by up to 20%, up to a maximum of 60%	No movement
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Section(s) in PDS changing	Change
Additional Benefits	<p>The Addition Benefits section is amended to delete the following sections:</p> <ul style="list-style-type: none"> • No claim discount benefit – Applies to comprehensive cover only • Accidents/losses affecting your no claim discount – Applies to comprehensive cover only or Accidents/losses affecting your no claim discount • Faultless no claim discount benefit – Applies to comprehensive cover only • Windscreen claim benefit – Applies to comprehensive cover only or Windscreen claim benefit <p>Refer to the above for more information on No Claim Bonus.</p>
Sanctions limitation and exclusion clause	<p>In QM150-0618, there is no change to the 'Sanctions limitation and exclusion clause'.</p> <p>In QM150-0716, QM150-0617, QM2146-0716, QM2988-1215 and QM3261-1215, the 'Sanctions limitation and exclusion clause' is deleted and replaced with:</p> <p>Sanctions limitation and exclusion clause</p> <p>You're not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America, or any local autonomous sanctions.</p>

Private / Business motor

QBE Insurance (Australia) Limited

Product disclosure statement and
Motor vehicle insurance policy



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About this booklet

There are two parts to this booklet. The first part is Important Information about this Policy including information about how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The second part is your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should carefully consider the information provided with regard to your personal circumstances to decide if it's right for you.

This booklet is also a Product Disclosure Statement (PDS). Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

We may need to update information in this PDS. If we need to do this, we'll either send you a new PDS or a supplementary PDS. You can also get a copy of these simply by calling us.

For more information or to make a claim

Please take the time to read through this booklet and if you have any questions, need more information or to confirm a transaction, please contact:

- your financial services provider. The contact details for your financial services provider are set out in the financial services guide they give you.

The section titled 'Claims' at the end of this booklet tells you the full details about what you need to do in the event of a claim. If you'd like to make a claim or to enquire about an existing claim please contact:

- your financial services provider.

About QBE Australia

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers in the world.

Important Information

In this first part of the booklet we explain important information about this Policy including how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The cost of this policy

Premium is what you pay us for this Policy and it's made up of the amount we've calculated for the risk and any taxes and government charges.

When calculating your premium we take a number of factors into account, including:

- Where the vehicle is located
- The sum insured
- Your previous insurance and claims history, driving history
- Ages of drivers.

If you have a claim any excess payable by you will be shown on your Policy Schedule.

No Claim Discount

We reward our customers who have a good claims history and experience with our no claim discount scheme. It's a discount we apply to our base premium. Your base premium is the amount we charge before we add premium optional extras, taxes, government charges and commission we pay to your financial services provider.

When you buy a policy

When you buy a policy we ask you to tell us what no claim discount you had before you insured with us. The discount levels we have are:

Percentage	Also known as
60%	Rating 1, 5 years claim free
50%	Rating 2, 4 years claim free
40%	Rating 3, 3 years claim free
30%	Rating 4, 2 years claim free
20%	Rating 5, 1 years claim free
0%	0 years claim free

When you renew your policy and what happens to your no claim discount

Your no claim discount will increase by 10% for each year you don't make an at-fault claim, until you reach our highest discount of 60%.

On renewal your no claim discount may fall depending on if you've made a claim under your policy or bought our no claim discount protection. The types of claims which affect your no claim discount, and how much it can fall by is set out in more detail below.

No claim discount protection

If you buy our 'No claim discount protection optional benefit' your no claim discount won't be reduced if you make one at-fault claim during the period of insurance. To be eligible to buy this optional benefit you can't have made an at-fault claim for two years before you buy it.

At-fault claims: Claims that affect your no claim discount

There are three types of 'at-fault' claims which affect your no claim discount, being:

- At-fault, where you, another driver of your vehicle or its passengers, were fully or partly at fault
- Not recoverable, where someone else was at fault, but you weren't able to provide us with their name, address and registration details, and
- Claims for damage where the cause was weather, fire, theft or attempted theft, or malicious damage.

The table below explains how your no claim discount is affected by different claims each policy period:

Type of claim	Effect on NCD	Effect on NCD, if you bought NCD protection
Not at fault	No movement	No movement
1 or more windscreen or window glass only claim	No movement	No movement
One at fault claim	Reduce by up to 20%	No movement
Two at fault claims	Reduce by up to 40%	Reduce by up to 20%
Three at fault claims	Reduce by up to 60%	Reduce by up to 40%

If you make more than 3 claims you will lose your no claim discount and a claims rating factor and it will affect your base premium.

Each year we re-calculate your base premium according to other underwriting factors. Your base premium and total premium (including optional extras, taxes, government charges and commission to your financial services provider) may still change due to underwriting and other factors.

Cooling-off period

If you change your mind within 30 days of buying your Policy, you can cancel it and receive a full refund. Naturally, this doesn't apply if you've made or are entitled to make a claim. Even after the cooling off period ends, you still have the right to cancel your Policy. We may deduct some costs from any refund, as set out in the Policy Wording under 'Cancelling your Policy'.

If you want to cancel your policy within the cooling-off period, contact your financial services provider.

The General Insurance Code of Practice

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- Commit us to high standards of service
- Promote better, more informed relations between us and you
- Maintain and promote trust and confidence in the general insurance industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
- Promote continuous improvement of the general insurance industry through education and training.

Privacy

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit qbe.com.au/privacy or contact QBE Customer Care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

Resolving complaints & disputes

At QBE we're committed to providing you with quality products and delivering the highest level of service.

We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

Something not right?

We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

Step 1 - Talk to us

If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

Step 2 - Escalate your complaint

If we haven't responded to your complaint within 15 days, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.

Step 3 - Still not resolved?

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Financial Ombudsman Service Australia (FOS Australia). FOS Australia is an ASIC approved external dispute resolution body.

FOS Australia resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by FOS Australia's decisions - but you're not. You can contact FOS Australia directly and they'll advise you if your dispute falls within their Terms of Reference.

Disputes not covered by the FOS Australia Terms of Reference

If your dispute doesn't fall within the FOS Australia Terms of Reference, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

Contacting QBE's CCU, FOS or the OAIC

How to contact QBE Customer Care

Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"> • complaints@qbe.com, to make a complaint. • privacy@qbe.com, to contact us about privacy or your personal information. • customercare@qbe.com, to give feedback or pay a compliment.
Post	Customer Care, GPO Box 219, PARRAMATTA NSW 2124

How to contact FOS Australia

Phone	1800 367 287
Email	info@fos.org.au
Online	www.fos.org.au

How to contact the OAIC

Phone	1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au

Financial claims scheme

Your Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from the Australian Prudential Regulation Authority (APRA).

How to contact APRA

Phone	1300 558 849. Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	www.fcs.gov.au

Policy Wording

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.

Our agreement

Your Policy is an agreement between you and us, made up of:

- This Policy Wording
- Your Policy Schedule, which sets out the cover you've chosen and any terms specific to you.

The cover under this Policy is provided during the period of insurance, once you've paid us your premium. There are also:

- Conditions and exclusions which apply to specific covers or sections;
- General exclusions, which apply to any claim you make under this Policy;
- General conditions, which set out your responsibilities under this Policy;
- Claims conditions, which set out our rights and your responsibilities when you make a claim; and
- Other terms, which set out how this Policy operates.

Excesses

You must pay any excesses which apply to your claim. The excesses which you have to pay are set out in this Policy Wording or on your Policy Schedule.

How much we'll pay

The most we'll pay for a claim is the sum insured which applies to the cover or section you're claiming under, less any excess.

Use of the vehicle

We cover your vehicle only when you are using it for the type of use shown on the Policy Schedule. Refer also to the section titled 'When you are not covered'.

1. Private use means

Your vehicle must be registered for 'private use' only in your name and used for the following purposes:

- social, domestic and pleasure purposes
- demonstration for sale
- in connection with servicing, repairing and subsequent testing
- for tuition, as long as it is not for payment
- towing a caravan, trailer or vehicle, as long as it is not for payment
- driving to or from work
- ridesharing but only part time
- in connection with your occupation or business as long as:
 - it is driven only by you, and
 - the business use does not exceed 20% of the vehicle's usage.

Private use does not cover loss or damage if your vehicle is let on hire or is being used by you or someone authorised by you to carry passenger or goods for payment, other than a private pooling arrangement or ridesharing.

2. Executive use means

Your vehicle is registered for 'business use' but is used only for the following purposes:

- social, domestic and pleasure purposes
- demonstration for sale
- in connection with servicing, repairing and subsequent testing
- for tuition, as long as it is not for payment
- driving to or from work
- towing a caravan, trailer or vehicle, as long as it is not for payment
- ridesharing but only part time.

Executive use does not cover loss or damage if your vehicle is let on hire or is being used by you or someone authorised by you to carry passenger or goods for payment, other than a private pooling arrangement or ridesharing.

3. Business use means

Your vehicle is registered for 'business use', but is used only for the following purposes:

- in connection with your business or occupation
- social, domestic and pleasure purposes
- demonstration for sale
- in connection with servicing, repairing and subsequent testing
- for tuition, as long as it is not for payment
- towing a caravan, trailer or vehicle, as long as it is not for payment
- ridesharing but only part time.

Business use does not cover loss or damage if your vehicle is let on hire or is being used by you or someone authorised by you to carry passenger or goods for payment, other than a private pooling arrangement or ridesharing.

Paying your premium

Your premium and the date it's due are shown on your Policy Schedule.

Annual premium

If you pay your premium annually, and it's not paid by the due date or if your payment is dishonoured, this Policy won't operate and there'll be no cover.

Instalment payments

If you pay your premium by instalment, your Policy Schedule will show the date and frequency of your instalments. If your direct debit details change you must tell us no later than seven days before your next instalment is due.

At renewal

If you pay by instalments, and renew your Policy, we'll continue to deduct instalments for a renewed Policy at the new premium level according to the same instalment pattern, unless you tell us to stop your direct debit.

What happens if you miss an instalment

If you miss an instalment we'll contact you to ask you to pay it or arrange to collect it from you. If you don't pay the missed instalment your Policy may be cancelled and we'll write to you to let you know when this will happen.

If you don't pay the missed instalment and a claim arises, then we may refuse to pay your claim.

If your payment details change

If your direct debit details change, such as you changing credit cards or bank accounts, you must tell us at least seven days before your next payment date.

Adjustment of premium on renewal

If we agree to renew your Policy and you claim for an incident that happened during a previous period of insurance, you must tell us about it. You agree to pay us any additional premium increase we'd have required you to pay if you'd told us about the claim before your Policy was renewed.

This condition doesn't affect any other rights we have at law or under this Policy.

Words with special meanings

The words and terms used throughout this Policy have special meanings set out below.

Where other words and terms are only used in one section of the Policy, we'll describe their special meaning in that section.

When we say	We mean
Family	any member of your family who lives permanently with you, including your partner.
Financier	A person or entity with a security interest.
Period of insurance	The period this Policy operates for as shown on your Policy Schedule.
Premium	What you pay us to insure you. It's the cost of this Policy.
Policy Schedule	One of the following: <ul style="list-style-type: none"> • Policy Schedule • Renewal Schedule • Alteration Schedule.
Ridesharing	You use your vehicle for ridesharing: <ul style="list-style-type: none"> • For a fee in Australia where it's legal to do so, and • If you were registered as available for fewer than 32 hours in the seven days prior to the incident. Ridesharing doesn't mean using your vehicle as a: <ul style="list-style-type: none"> • Chauffeur • Limousine driver • Taxi driver • Hire car driver • Bus driver
Security interest	A security interest as defined in section 12 of the <i>Personal Property Securities Act 2009</i> (Cth).
Vehicle	the vehicle described in the Policy Schedule.
We, our, us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
You, your	The person(s) named in your Policy Schedule as the insured.

Types of cover

We offer the following three types of cover. The type of cover you have selected is shown on the Policy Schedule.

1. Comprehensive

This cover provides:

- insurance against theft or accidental loss or damage to your vehicle
- additional benefits - as set out in the 'Additional benefits' section
- insurance against legal liability for damage caused by your vehicle to the property of other people - as described in section 2.

The causes or events not covered are described under General exclusions.

2. Third party, fire and theft

This cover provides:

- insurance only against damage to your vehicle caused by fire, explosion, lightning, theft or attempted theft
- additional benefits - as set out in the 'Additional benefits' section
- insurance against legal liability for damage caused by your vehicle to the property of other people - as described in section 2
- insurance against damage to your vehicle but only if the damage is caused solely and directly by another vehicle as described under the uninsured motorist's benefit under 'Additional benefits'.

The causes or events not covered are described under General exclusions.

3. Third party property damage

This cover provides:

- insurance against legal liability for damage caused by your vehicle to the property of other people - as described in section 2
- insurance against damage to your vehicle but only if the damage is caused solely and directly by another vehicle as described under the uninsured motorist's benefit under 'Additional benefits'.

The causes or events not covered are described under General exclusions.

Section 1: Cover for your vehicle

1.1 What you are insured against

The cover on your vehicle

We cover you against loss or damage to your vehicle shown in the Policy Schedule depending on the type of cover you have selected.

Cover on your vehicle includes

- (a) Standard fitted equipment for the particular make and model of your vehicle fitted by the original manufacturer
- (b) any fitted specified equipment or accessories shown on the Policy Schedule
- (c) other fitted accessories, and your vehicle's tools or spare parts in or on your vehicle, up to \$500 in total
- (d) theft or accidental loss or damage to your vehicle, depending on the type of cover you have selected.

1.2 What you are not insured against

We do not cover your vehicle for the following:

- (a) damage to its tyres caused by the application of brakes, road punctures, cuts or bursting, unless caused as a result of an incident covered under the type of cover you have selected or people acting maliciously
- (b) depreciation, wear, tear, rust or corrosion
- (c) failure or breakdown of a structural, electrical, mechanical or electronic nature
- (d) faulty design or workmanship of your vehicle parts. However, we do cover you for loss or damage to your vehicle resulting from faulty design or workmanship if such loss is otherwise covered by this Policy
- (e) mechanical damage caused by escape of oil or coolant unless whilst your vehicle is being driven by a thief.

1.3 What we pay for loss or damage

At our option we treat the loss or damage as a:

- (a) partial loss, or
- (b) total loss.

These types of losses are defined below and we settle on the terms described:

(a) Partial loss

If we decide to repair your vehicle, we will repair it to a similar condition to that which it was in before the loss or damage occurred.

If it is necessary to repair it to a better condition than it was in before the loss or damage occurred, then we may ask you to contribute the additional amount to repair it to the better condition.

If you have insured any accessories we will either repair them or pay for the cost to replace them as new, less an amount for depreciation, wear and tear.

Replacement of damaged parts

If your vehicle is within the Manufacturers Standard New Vehicle Warranty period and covered under the Manufacturers Standard New Vehicle Warranty (not including an extended warranty period) we will only use manufacturers approved parts in repairing your vehicle. In the event that the part is a windscreen or a body glass then Australian Design Rule compliant parts may be used.

If your vehicle is outside the Manufacturers Standard New Vehicle Warranty period, we may use new, recycled or reconditioned parts when repairing vehicles which are no longer covered under the Manufacturers Standard New Vehicle Warranty. Where the use of recycled or reconditioned parts is requested we will only use the parts if they are equal to or exceed the quality of the part being replaced.

Lifetime repair guarantee

Repairs are now guaranteed for the life of your vehicle, even if you sell it.

If we authorise repairs to your vehicle, we will guarantee the quality of the repairs for any defect due to faulty workmanship or faulty material for the life of your vehicle. For entitlement to any repairs under this guarantee you must first allow us to inspect the vehicle and we must agree that repairs are necessary.

Imported vehicles

If your vehicle has been imported and any part is not available in Australia, we will only pay for the cost of parts used in the repair of your vehicle up to the manufacturer's recommended list price in Australia. However if such list is not available, we will only pay for the cost of the parts plus the cost of freighting such parts by sea transport.

If there is a delay in the repair process due to the importation of parts, you are not covered for any loss of use of your vehicle during that time.

(b) Total loss

A vehicle will be declared a 'total loss', if:

- the cost to repair your vehicle plus the value of any salvage (if applicable) exceeds the agreed value or market value, or
- your vehicle is stolen and not recovered within a reasonable period of time as determined by us.

We will settle the claim on the basis of market value or agreed value depending on the cover shown on the Policy Schedule.

Market value

If you have insured your vehicle for market value, we will at our option:

- replace your vehicle with an equivalent vehicle or pay you its market value at the time of the total loss
- replace all insured accessories or pay you the cost to replace them as new, less depreciation.

Market value means

The cash purchase price of a vehicle of the same age, type and condition, in your local area, but excluding costs and charges for registration, stamp duty transfer and any dealer warranty costs.

Agreed value

If you have insured your vehicle for agreed value, we will at our option replace your vehicle with an equivalent vehicle or pay the agreed value shown on the Policy Schedule.

Agreed value means

The fixed amount for which your vehicle is insured for each period of insurance regardless of any price change for your vehicle during that period.

The agreed value includes the value of insured accessories and equipment.

Replacement with a new vehicle

We will replace your vehicle with a new vehicle of the same make, model or series so long as it is available in Australia and:

- your vehicle is a total loss, and
- you purchased it new from the manufacturer or their dealer or as a demonstrator vehicle, and
- your vehicle is less than twenty four (24) months old from when it was first registered, and
- where your vehicle is financed, your financier has given us written consent.

If a new replacement vehicle is not available, we will replace your vehicle with the nearest equivalent vehicle available, so long as it is available in Australia. If we cannot agree on a replacement vehicle, we will pay you the amount it would cost to buy a new vehicle the same as, or a near equivalent of, the vehicle which needs replacing.

If the excess is applicable it is payable to us before we replace your vehicle.

We also pay the registration, stamp duty and dealer charges for the period registered but not exceeding twelve (12) months on the new vehicle but any refund of registration fees or stamp duty applicable must be refunded to us.

Financier

If your vehicle is the security for any finance arrangement and the name of the financier is noted on the Policy Schedule, then:

- we have the right to make claim payments to the financier, and
- any payment made to the financier will satisfy our obligation to you under this Policy for the amount paid.

Salvage

If we replace your vehicle or pay you the market value or agreed value, your vehicle and its insured equipment becomes our property.

Section 2: Cover for your legal liability

2.1 Property damage

Damage to property

We will pay the amount you, or any person you have allowed to drive, use or to be in charge of your vehicle may be held legally liable to pay, for accidental damage to property belonging to other people caused by or arising out of the use of:

- your vehicle or goods falling from your vehicle
- a single trailer or caravan attached to your vehicle.

Property under your control

We do not cover the legal liability of you or the driver of your vehicle for damage by your vehicle to any property belonging to you or the driver of your vehicle, or any property in your or the driver's care or custody, except to:

- a residential building that you are renting or is on loan to you, or
- employee's or visitor's vehicles and their contents while contained in a car park provided by you.

Substitute vehicle

We cover your legal liability to pay for accidental damage caused by a registered vehicle used by you as a substitute while your vehicle is being serviced, repaired or is not driveable. There is no cover for loss or damage to the substitute vehicle.

We give you this benefit only if:

- the substitute vehicle is not already covered under another insurance policy, and
- the substitute vehicle is not owned by you and you have the owner's permission to drive it.

This does not include a hire vehicle.

Your employer's or principal's liability

We will pay the amount that your employer, principal or partner may be held legally liable to pay, for accidental damage to property belonging to other people as a result of an incident covered by this Policy while you are using your vehicle on business, as long as it is not a use that is excluded by this Policy as described under 'Use of the vehicle'.

Maritime liability

If your vehicle is being transported by sea between Australian ports, we will pay your contribution for your vehicle if 'general average' is declared.

General average is declared when goods or cargo are thrown overboard to safeguard the vessel and the remaining property on the vessel. Those whose property is saved share the expenses or salvage costs incurred by a ship owner in preserving the vessel and cargo.

Passenger liability

We will insure a passenger who is lawfully travelling in or getting in or out of your vehicle or a substitute motor vehicle.

What we pay for legal liability for damage to other people's property

We will pay up to the maximum amount shown on the Policy Schedule, for all claims arising out of any one (1) incident or series of incidents arising out of the one (1) cause or event covered under the heading 'Property damage', in this section.

2.2 Injury to other persons

We will pay the amount which you, or any person driving, using or in charge of your vehicle with your permission may be held legally liable to pay by way of compensation or damages (excluding aggravated, punitive or exemplary damages) for death or bodily injury to persons arising out of the use of your vehicle.

We do not cover legal liability for death or bodily injury to:

- you or any person driving, using or in charge of your vehicle, or
- an employee of yours or who is deemed by any law to be your employee arising out of their employment with you.

We do not pay if:

- (a) your vehicle is not registered
- (b) you or any person using your vehicle:
 - is wholly or partly covered under any compulsory statutory insurance scheme or accident compensation scheme, or
 - would have been entitled to be covered under any such scheme as it existed at the commencement date of the relevant period of insurance, even though there may have been a change in the law during that period of insurance, or
 - would have been entitled to be covered under any such scheme if it were not for the application of any excess or deductible applying under the scheme, or
 - would have been entitled to be covered under any such scheme had cover not been refused because you did not:
 - register your vehicle
 - apply for cover under the scheme
 - comply with a term or condition of the scheme.
- (c) if your vehicle is registered in the Northern Territory of Australia.

What we pay for legal liability for injury to other persons

We will pay up to the maximum amount shown in the Policy Schedule, for all claims arising out of any one (1) incident or series of incidents arising out of the one (1) cause or event covered under 'Injury to other persons', in this section.

However, we do not pay more than this amount in total under all policies we have issued to you in relation to loss, damage or liability arising out of any one (1) incident.

2.3 Legal expenses

We will pay your reasonable legal costs and expenses in defending or settling claims if you have our agreement in writing. We pay this in addition to the amount payable under 'Damage to property' and 'Injury to other persons', in this section.

Optional benefits

If you have chosen comprehensive cover, you can also choose to have cover under any or all of the following optional benefits. You must pay us any additional premium we ask for, and we will confirm your cover by showing the optional benefits you have chosen on your Policy Schedule.

Hire vehicle costs following an accident

If your vehicle is damaged in an accident which is covered under this Policy, and we have agreed to pay your claim, we will reimburse you for the costs you incur of hiring a vehicle while your vehicle is being repaired or if deemed a total loss.

We will reimburse you an amount up to the maximum daily rate shown on your Policy Schedule:

- for a maximum of fourteen (14) days, or seven (7) weekends (Saturday and Sunday), or
- until your vehicle is repaired, or
- until we pay your claim,

whichever happens first.

The cover will commence on the date your vehicle is taken to the repairer.

You will need to organise and pay for the hire vehicle. We are not responsible for ensuring that a hire vehicle is available. You must also give us a copy of the rental agreement and any receipts for the hire vehicle before we will pay you.

If the cost of the hire vehicle is more than the maximum daily rate shown on your Policy Schedule, you will have to pay the difference.

We do not pay for:

- additional hiring costs
- running costs, including the costs of fuel
- damage to the hire vehicle
- any insurance, insurance excess or other costs you may be liable for under the hire vehicle rental agreement.

We will not cover you under this optional benefit if:

- the only damage to your vehicle is to its windscreens or window glass, or
- your vehicle is stolen, because you may be able to claim under the 'Hire vehicle costs following theft' additional benefit.

Windscreen protection

If the only damage in an accident is a broken or damaged windscreen or window glass the standard excess shown in the Policy Schedule does not apply for any windscreen or window glass claim.

Protected no claim discount clause

If you are involved in an accident and you make a claim where your no claim discount would normally be affected, then your no claim discount entitlement will not be reduced at renewal of your Policy provided you:

- are, at the time of the accident, on maximum no claim discount, and
- do not have more than one (1) claim, where this clause is applicable, in any one (1) annual period of insurance.

Tools and equipment - Applicable only to utes and vans registered for business use

Where this clause is shown on the Policy Schedule it is agreed we will cover your tools and equipment of trade for loss or damage caused by:

- fire, lightning, explosion, malicious damage or vandalism whilst secured on or in your vehicle;
- theft following forcible and violent entry which causes visible damage to a locked vehicle;
- theft when securely attached to your vehicle through the use of locks or padlocks, which results in visible damage to the securing devices;
- collision or overturning of the conveying vehicle.

The amount of cover provided by this special clause is limited to a total of \$5,000 (up to \$1,000 per item) in any one (1) period of insurance.

At our option, we will pay the lesser of:

- the cost of repair or replacement of the lost or damaged item; or
- the current market value of the lost or damaged item.

If only part of the item is damaged, we will only pay for that part plus the cost of any necessary dismantling and reassembling.

You must pay an excess of \$250 for each claim made under this section.

Additional benefits

If you make a claim under this Policy and we agree to pay your claim, we will also give you the following additional benefits depending on the type of cover you have selected:

Change of vehicle - applies to all types of cover

We will cover any permanent replacement sedan, wagon, panel van or utility, from the time of its purchase for twenty one (21) days under the terms of this Policy if you:

- have disposed of the replaced vehicle, and
- bear any additional excess applicable to the replacement vehicle in the event of a claim.

If before you have given us full details as required below, the replacement vehicle is damaged or stolen, the maximum amount payable is the purchase price of the replacement vehicle up to:

- \$150,000 in the case of comprehensive cover, or
- \$10,000 in the case of third party fire and theft cover.

If you give us details of your replacement vehicle within twenty one (21) days of its purchase we will insure it for the remainder of the period of insurance, if it is acceptable to us and you pay us any additional premium we may require.

If your replaced vehicle was due to a total loss claim under this Policy this benefit does not apply.

Vehicle sharing agreement - applies to all types of cover

We will pay for accidental loss or damage according to the type of cover selected, when your vehicle is being used in a vehicle sharing agreement, including travelling to and from work, as long as any payment by passengers does not involve commercial use for profit.

Towing costs - applies to comprehensive and third party fire & theft covers

If your vehicle is not driveable following an accident or theft covered under the Policy, we will pay for the reasonable costs of:

- towing your vehicle to the repairer nearest to where it was damaged, or
- any other place that we first approve.

Cleaning up after an accident - applies to comprehensive cover only

We cover your legal liability to pay for the cleaning up of any debris of your vehicle following an accident.

The maximum amount we will pay is \$1,000 for any one (1) accident.

If your vehicle is a ute or van and is registered for business use, the maximum amount payable is increased to \$20,000 for any one (1) accident.

Returning your vehicle after stolen - applies to comprehensive and third party fire & theft covers

We will pay for the reasonable costs of returning your vehicle to the place where it is normally parked if it is found after having been stolen.

Should the cost of returning the vehicle plus the necessary repairs exceed the relevant agreed value or market value at the time of the theft, we reserve the right to treat the vehicle as a total loss.

Locks and keys - applies to comprehensive cover only

If your keys are lost, destroyed or damaged, or if there are reasonable grounds to believe the keys may have been illegally duplicated, we will pay the costs of replacing and recoding the locks and/or keys. We will pay up to \$2,000 during any one (1) period of insurance and this benefit is not subject to loss or damage to the vehicle covered under this Policy.

Hire vehicle costs following theft - applies to comprehensive cover only

If your vehicle is stolen and the theft is covered under this Policy, we will reimburse you for the reasonable cost of hiring a similar vehicle providing you first obtain our approval, but:

- we do not pay for hiring charges incurred after your vehicle is found
- we do not pay for fuel or other running costs
- cover is limited to a total period of fourteen (14) days or seven (7) weekends
- cover stops once we pay the claim.

You will need to organise and pay for the hire vehicle. We are not responsible for ensuring that a hire vehicle is available. You must also give us a copy of the rental agreement and any receipts for the hire vehicle before we will pay you.

If the cost of the hire vehicle is more than the amount shown below, you will have to pay the difference.

We do not pay for:

- additional hiring costs
- running costs, including the costs of fuel
- damage to the hire vehicle
- any insurance, insurance excess or other costs you may be liable for under the hire vehicle rental agreement.

The maximum amount we will pay is \$2,000 for any one (1) event.

Trailer cover - applies to comprehensive cover only

We will pay for theft, or accidental loss or damage to any trailer (other than a caravan) which is owned by you while it is:

- attached to your vehicle, or
- detached from your vehicle but within the domestic land boundaries of your usual home as long as it was not in a common area of home units, flats and the like.

We do not pay for any property in or on the trailer.

The maximum amount we will pay is the market value of the trailer, limited to \$1,000.

Personal property - applies to comprehensive cover only

If your personal property is lost or damaged in an event covered by this Policy we will pay for the loss or damage of such personal property.

However, we will not pay for more than the actual value of the property, that is, we will only pay the new replacement cost of any item which can be purchased in Australia less an allowance for age, wear, tear and depreciation.

There is no cover under this section:

- if the vehicle is only broken into whilst parked
- for money, cheques or negotiables
- for unset gemstones, gold or silver nuggets
- for any animal, bird or fish
- for trade tools, stocks or samples
- for mobile phones or two way radios
- for GPS or personal music devices

In this clause, 'personal property' means private household or personal possessions belonging to you or any member of your family who normally lives with you.

The maximum amount we will pay is \$500 for any one (1) event.

If your vehicle is a ute or van and is registered for business use, the maximum amount payable is increased to \$2,000 for any one (1) event.

Travelling & accommodation expenses - applies to comprehensive cover only

We will pay for any reasonable travelling and accommodation expenses resulting from a claim for accidental damage, fire or theft to your vehicle which we accept under this Policy, as long as at the time of accident, fire or theft your vehicle was more than 150 kilometres from the address where it is normally parked at night.

We will not pay if you had intended to pay for overnight accommodation in any event.

The maximum amount we will pay is \$1,000 for any one (1) event.

If your vehicle is a ute or van and is registered for business use, the maximum amount payable is increased to \$2,000 for any one (1) event.

Child seat or baby capsule - applies to comprehensive cover only

We will pay for loss or damage to a child's seat or baby capsule that is stolen from your vehicle or damaged in an accident or fire while in your vehicle.

Driver accident compensation benefit - applies to comprehensive cover only

We will pay the following scale of benefits to the driver of your vehicle who is injured as a result of an accident while driving your vehicle if:

- the driver was driving your vehicle with your consent,
- the claim has been accepted under this Policy, and
- the driver is not entitled to any benefits under any compulsory statutory insurance scheme or accident compensation scheme, or would have been so entitled if:
 - it were not for the application of any excess or deductible applying under the scheme, or
 - compensation under the scheme had not been refused, because you did not register your vehicle or apply for cover under the scheme.

Table of injury and benefit

Injury	Benefit
Quadriplegia (total paralysis of both legs and both arms)	\$100,000
Paraplegia (total paralysis of both legs and a part of or the whole of the lower half of the body)	\$75,000
Permanent total disablement	\$50,000
Loss of entire sight in both eyes	\$25,000
Loss of entire sight in one eye	\$10,000
Permanent total loss of use of one (1) limb (at or above the wrist or ankle) if the disability has continued for at least twelve (12) months and in our opinion is beyond the reasonable possibility of improvement	\$10,000

The disability must occur within ninety (90) days of the date of accident for any of the benefits to be given.

We will pay only one (1) of the benefits mentioned above for any one (1) accident.

We will not pay a claim unless the injured person undergoes any medical examinations during any period we may require in order to assess the claim. (We will arrange the examinations and pay the costs).

Funeral expenses - applies to comprehensive cover only

As a result of an accident in an insured vehicle covered under the Policy your driver sustains a fatal injury, whether or not death occurs at the time of the loss, we agree to pay for associated burial or cremation costs and include travel costs within Australia for the deceased driver or any member of the immediate family. This benefit will not be reduced by any accident compensation and we will pay up to \$5,000 in total for any one (1) period of insurance.

No claim discount benefit - applies to comprehensive cover only

If your vehicle is insured for comprehensive cover and you do not have a claim, we apply a discount off your next year's renewal premium. This reward is called the 'no claim discount'.

The more 'claim free' years that you have, the greater the percentage of discount, until you reach the maximum level of discount after 5 years. Even if you have a claim where your no claim discount would be affected, you may not lose all of your no claim discount. If you have a claim and you have not accumulated any no claim discount we will increase your invited renewal premium.

We also accept the number of claim free years that you may have accumulated with another insurer in calculating your no claim discount.

Accidents/losses affecting your no claim discount

When calculating your renewal premium we take into account accidents/losses that occur during the period of insurance that affect your no claim discount.

Faultless no claim discount benefit - applies to comprehensive cover only

If you have been involved in a collision (and not any other type of accident) with another vehicle we will not penalise your no claim discount entitlement when you renew your Policy if:

- you can satisfy us that the collision was totally the fault of the driver of another vehicle, and
- you tell us the registration number of the other vehicle and the full name, licence number and address of the other driver.

We give this benefit only if we are allowed legally to recover the amount of any loss including any applicable excesses from the responsible person.

This benefit does not apply to windscreen or window glass damage only claims.

We will consider you faultless if we determine that you were less than 20% at fault for any incident.

Where the driver of the other vehicle disputes who was at fault, the no claim discount will be affected but reinstated to the level it was before the claim, if it can be established to our satisfaction that the other driver was totally at fault.

Windscreen claim benefit - applies to comprehensive cover only

We will not reduce your no claim discount for any broken or damaged windscreen or window glass only claim.

Uninsured motorist's benefit - applies only to third party fire & theft or third party property damage cover

At our option we will either repair your vehicle to its condition immediately prior to the time of loss or pay you the cost of repairs to your vehicle resulting from accidental loss or damage to your vehicle, if you can satisfy us that the accident which gave rise to the claim was totally the fault of the driver of another vehicle and:

- you tell us the registration number of the other vehicle and the name and address of the driver of the other vehicle, and
- at the time of the loss or damage the driver of the other vehicle was not insured for their third party liability, and
- at the time of the loss or damage the other vehicle was not owned or registered in your name or in the name of a person who is a relative of yours or any person with whom you ordinarily live.

The maximum amount we will pay under this benefit for all claims from any one (1) accident or series of accidents arising out of the one (1) cause or event is the lesser of \$5,000 and the market value of your vehicle at the time of the loss or damage.

If we pay you the market value of your vehicle, then your vehicle in its damaged condition will become our property.

Sign writing – applicable only to vehicles registered for business use

We will cover you for loss or damage to sign writing or fixed advertising signs or material forming a permanent part of your vehicle at the time of the loss or damage.

General exclusions

These general exclusions apply to all sections of this Policy.

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
2. any act(s) of Terrorism that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion. For the purpose of this exclusion, an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the Government of the day or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) of the day or de facto, and which:
 - involves violence against one (1) or more persons; or
 - involves damage to property; or
 - endangers life other than that of the person committing the action; or
 - creates a risk to health or safety of the public or a section of the public; or
 - is designed to interfere with or to disrupt an electronic system.
3. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1, 2 or 3 above.

Sanctions limitation and exclusion clause

You're not insured under any section of this Policy where a claim payment breaches: any sanction, prohibition or restriction under United Nations resolutions; the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America; or any local autonomous sanctions.

Additional exclusions applying to this Policy

Your Policy does not cover any loss or damage, if your vehicle:

- (a) was not reasonably secured against further damage or theft, following an accident
- (b) was being driven by someone:
 - who does not hold a legal driving licence to drive your vehicle in Australia, or
 - who is under the influence of alcohol or drugs, or
 - whose blood alcohol reading exceeds the legal limit (unless there is a law that says otherwise), or
 - who following an accident, refuses to provide or allow the taking of a sample of breath, blood or urine for testing analysis as required by the law of any State or Territory in which the accident occurred.

However, we do give cover if you have allowed another person to drive your vehicle, but you did not know or could not be reasonably expected to know that they were not so licensed or would be under the influence of alcohol or drugs.

Where permitted by law, we reserve the right to recover the amount we pay from the driver of your vehicle at the time of the loss or damage.

- (c) is stolen or is involved in an accident and you incur costs because you cannot use your vehicle – except as may be covered elsewhere in the Policy
- (d) has been modified in a way that materially increases its designed top speed or performance and we were not told this and agreed to it in writing
- (e) is being used to carry more passengers or carrying or towing a heavier load than it was designed for, unless you can prove that this did not contribute to the loss or damage
- (f) or an attached caravan or trailer was being used when you knew or should have known it was un-roadworthy or unsafe, unless you can prove that this did not contribute to the loss or damage
- (g) is being used in a test, trial, experiment or demonstration other than a demonstration for the purpose of selling the vehicle or involved in a defensive driving course
- (h) is being used or tested in preparation for racing, pace making, reliability trial or a speed or hill climb
- (i) is let on hire, used to carry passengers for payment, other than private pooling arrangements, or to carry other people's goods for payment. This exclusion doesn't apply to ridesharing
- (j) is used for purposes other than those shown in the Policy Schedule
- (k) is not registered for use on a public road
- (l) runs on rails or is designed to run in water such as in a lake or sea
- (m) has been legally seized or repossessed
- (n) is outside Australia except when being transported between places in Australia

- (o) is being used when it is an unsafe condition, and you knew or should have known that it was unsafe to use
- (p) we won't cover you under any section of this Policy while using your vehicle for ridesharing if you haven't complied with applicable laws.

Your Policy does not cover any loss damage or liability arising out of:

- (a) your failure to comply with a condition of this Policy
- (b) a deliberate act by you or anyone acting with your permission except when it is to avoid or reduce damage which would otherwise happen
- (c) any intentional criminal or dishonest act by you or any person acting with your consent
- (d) your admission of liability or fault for damage or injury without our consent, except where such liability would have been incurred even if you had not admitted fault or liability
- (e) the illegal carrying of quantities of inflammable liquids, gases or explosives.

General conditions

There are conditions set out in this General conditions section, in the Claims section and under each particular cover and section. If any of these conditions aren't met, we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then continue to comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you, or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- Refuse to pay your claim or reduce what we pay for your claim
- Cancel your Policy.

Assistance and co-operation

At all times when you deal with us you must:

- Provide us with all reasonable assistance we may need
- Be truthful and frank
- Not behave in a way that's abusive, dangerous, hostile, improper or threatening
- Co-operate fully with us, even after we've paid a claim.

Care and maintenance

You must take reasonable care to prevent damage, injury or loss. We won't pay for damage, injury, loss or your liability to which your failure to take reasonable care is a contributing factor. At all times, you must:

- Prevent damage to property insured, as well as to others and their property
- Minimise the cost of any claim under your Policy
- Comply with all laws.

Changes to your circumstances

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury.

Examples include:

- Changing where the vehicle is stored
- Other drivers using your vehicle.

Other interests

You must not transfer any interests in your Policy without our written consent.

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy.

Other party's interests

You must tell us of the interest of all parties (eg financiers, lessors or owners) who'll be covered by your Policy. We'll protect their interests only if you've told us about them and we've noted them on your Policy Schedule.

Claims

This section describes what you must do, as well as conditions that apply when you make a claim and at the time loss or damage occurs which is likely to give rise to a claim.

What you must do after an accident

If an incident happens which may give rise to a claim you must:

- take all reasonable steps to secure your vehicle to prevent further loss, damage or liability
- notify the police immediately if your vehicle or any of your property is stolen or maliciously or intentionally damaged
- tell us or your financial services provider as soon as possible. We will provide you with a claim form and advice on what to do
- supply us with all information we require to settle or defend the claim
- notify us of any other insurance covering the same loss, damage or liability
- give us all reasonable help and information that we request, which may include attending court to give evidence. You must do this even if we have paid your claim because we may try to recover our payment to you from the responsible person or we may want to defend a claim made against you
- co-operate with us fully in any action we take if we have a right to recover any money payable under this Policy from any other person

- send to us immediately any letter or communication from other parties
- tell us immediately of any notice of impending prosecution or details of any inquest or official inquiry.

In an emergency outside normal business hours you may ring our emergency service on 1800 023 387 for assistance.

If in doubt at any time, ring us or your financial services provider.

What you must not do after an accident

In the event of an incident that may give rise to a claim, you must not:

- admit liability if an accident occurs which is likely to result in someone claiming against you
- make an offer, settlement, promise or payment
- incur any costs or expenses without our written consent, in respect of any right or claim which may be the subject of a claim by you against us under this Policy
- authorise repairs to your vehicle without our prior consent. However you may authorise:
 - the fitting of an identical replacement windscreen or window glass
 - repairs up to \$500 (over and above any applicable excesses) if you are more than 150 kilometres from the normal nightly parked address and they are necessary to enable you to continue your journey. If your vehicle is a ute or van and is registered for business use, the maximum amount payable is increased to \$2,000.

What we do

We may take over and conduct the defence or settlement of any claim or issue legal proceedings for damages. If we do this we will do it in your name. We have full discretion in the conduct of any legal proceedings and in the settlement of any claim. You must co-operate by giving us any statements, documents or assistance we require. This may include giving evidence in any legal proceedings.

What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy Wording or on the Policy Schedule.

We may refuse to pay a claim if you are in breach of your duty of disclosure or any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule.

We pay only once for loss or damage from the same event covered by this Policy even if it is covered under more than one section of the Policy.

Assessment guarantee

We undertake to assess your vehicle within one working day of being notified of an incident resulting in a claim, if your vehicle is at a repairer in the metropolitan area of any major city.

Choice of repairer

You may choose any licensed repairer to repair your vehicle. We may invite, accept, adjust or decline estimates or arrange to move your vehicle to another repairer acceptable to both of us.

Contribution

If at the time of any loss, damage or liability there's any other insurance (whether effected by you or by any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Discharging a security interest

You must take our required steps to remove any security interest in your vehicle after your loan or finance agreement has been discharged.

GST

If you're a business you must tell us if you're registered, or are required to be registered, for GST. When you do this, we need you to give us:

- Your ABN
- The percentage of any input tax credit you will claim, or will be entitled to claim, on your premium.

When we pay a claim, your GST status will determine the amount we pay you. Your claim settlement amount will be adjusted to allow for any ITC entitlement.

Unless we say otherwise, all amounts in your Policy are inclusive of GST. There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

Other insurance

You must notify us of any other insurance which will or may, whether in whole or in part, cover any loss insured under your Policy.

Policy comes to an end following total loss

If we declare your vehicle a total loss and pay you the market value or agreed value or replace your vehicle, then the Policy will come to an end and you will no longer have any cover. This means you will not be entitled to make any further claim under this Policy and:

- where the premium has been paid in full for the period of insurance there will be no refund of any premium, or
- where the premium is paid by instalments, we are entitled to deduct from any claim paid or payable, the balance of the unpaid premium or instalments of premium.

Preventing our right of recovery

If you've agreed not to seek compensation from any person liable to compensate you for loss, damage or liability covered by your Policy, we won't cover you for that loss, damage or liability.

Providing proof

You must be able to prove to us you've suffered a loss covered by your Policy before we'll pay you for it. We may ask you for this proof if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following:

- receipts or other confirmation of purchase of your vehicle or any accessories, and
- all service and repair records.

Salvage

We're entitled to obtain and retain any items or materials salvaged or recovered after you make, and we agree, to pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds. We may choose to sell the items or materials to you, provided you agree to pay market price.

Subrogation, recovery action & uninsured loss

We may at any time, at our expense and in your name, use all legal means available to you of securing reimbursement for loss or damage arising under your Policy. In the event we do so, you agree to give all reasonable assistance for that purpose.

If you've suffered loss that wasn't covered by your Policy as a result of the incident, we may offer to attempt to recover this. You may also specifically ask us to recover this for you. You'll need to give us documents supporting your loss. Before we include any uninsured loss in the recovery action we'll also ask you to agree to the basis on which we'll handle your recovery action. You may need to contribute to legal costs in some circumstances.

Excesses

'Excess' means the first amount you must contribute to any claim you make under this Policy.

Depending on the age or experience of the driver, and whether you have told us about them and we have noted them on your Policy Schedule, you may have to contribute more than one excess. Each excess is shown on your Policy Schedule and is explained below.

Where more than one vehicle is covered under this Policy and those vehicles are involved in the same incident which gives rise to a claim, you will have to pay the applicable excesses in respect of each vehicle insured under the Policy.

If we accept your claim you must pay the total amount of the applicable excesses either to us or to the repairer. We will tell you to whom they must be paid. However, if your vehicle is a total loss, we may deduct any excess that you must pay before we make any payment under a claim.

Standard excess

You will have to contribute the first amount of every claim. This amount is shown on the Policy Schedule as the standard excess.

Age or inexperienced driver excess

In addition to the standard excess, you will have to contribute an age excess or inexperienced driver's excess if at the time of any incident giving rise to a claim your vehicle is driven by a person:

- under the age of twenty five (25), or
- aged twenty five (25) or more but has not held a driver's licence for two (2) or more years.

The amount of the age or inexperienced driver's excess is shown on your Policy Schedule. You will not have to contribute this age or inexperienced driver's excess if the only damage to your vehicle is a broken windscreen, or window glass, or caused by storm or hail damage.

Undeclared driver's excess

In addition to any other excesses which apply, you will have to contribute an undeclared driver's excess if, at the time of an incident which gives rise to a claim, your vehicle was being driven by or in the charge of a person:

- who is a member of your family and they normally live with you, and
- whose name has not been shown as a driver on your Policy Schedule.

You will not have to pay this excess if:

- the driver of your vehicle is over twenty five (25) years of age and has not been convicted of driving under the influence of alcohol or had their licence suspended or cancelled in the 5 years immediately before the accident or loss, or
- you satisfy us that an emergency existed, or
- the use of your vehicle is shown as business on the Policy Schedule, or
- the only damage to your vehicle is a broken windscreen, window glass, hail damage, or loss or damage which occur when the vehicle is parked or unattended.

The amount of the undeclared driver's excess is shown on your Policy Schedule.

Learner driver excess

If at the time of a loss or damage a licensed learner driver is in control of the vehicle the excesses that will apply are those that would have applied to the licensed passenger who is instructing the learner.

Off road

The standard excess plus any other applicable excesses payable under the Policy are doubled if your vehicle is damaged while it is being driven on any beach or off any public road (excluding driveways) on land not belonging to you.

Theft

If your vehicle is stolen you must contribute an excess for theft as shown on the Policy Schedule, which is in addition to any other excesses payable.

Security system

If your vehicle is stolen and the security system was not active at that time, you must contribute an excess of \$200 in addition to any other excesses payable.

When you will not have to pay an excess

You will not have to contribute any excess towards a claim, if:

- (a) you can satisfy us that the claim involves a collision with another vehicle and the collision which gave rise to the claim was totally the fault of the driver of another vehicle, and
- (b) you tell us the registration number of the other vehicle and the full name, licence number and address of the other driver, and
- (c) the amount of your claim exceeds the applicable excesses under the Policy.

We give this benefit only if we are allowed legally to recover the amount of any loss, including any applicable excesses from the responsible person.

We will consider you faultless if we determine that you were less than 20% at fault for any incident.

This clause does not apply to windscreen damage and you will have to pay any excess applicable for windscreen only damage.

Where the driver of the other vehicle disputes who was at fault, you must pay any excess which applies but we will refund it if we are successful in establishing that the other driver was at fault.

Other terms

These other terms apply to how your Policy operates.

Cancelling your Policy

You can cancel your Policy at any time by telling us. If there are other people named as insured on your Policy, we only need a request to cancel it from one of you.

We may cancel your Policy in any of the circumstances permitted by law (eg failure to pay the premium by the due date) by informing you in writing.

We'll give you notice in person or send it to your address (including an electronic address) last known to us.

If you've paid your premium in advance, we'll refund you the proportion of the premium for the remaining period of insurance, less any administration fees.

Changing your Policy

Changes to this Policy only become effective when we agree to them and send you a new Policy Schedule detailing the change.

Joint and co-insureds

If more than one person is insured under your Policy, we'll treat a statement, act, omission, claim, request or direction by that person as having been made by all insured.

We only need a request from one person insured to cancel or change your Policy.

Notices

Any notice we give you will be in writing, and will be effective once it's delivered to you personally or to your last known address (including when it's an electronic one).

It's important for you to tell us of any change of address as soon as possible.



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