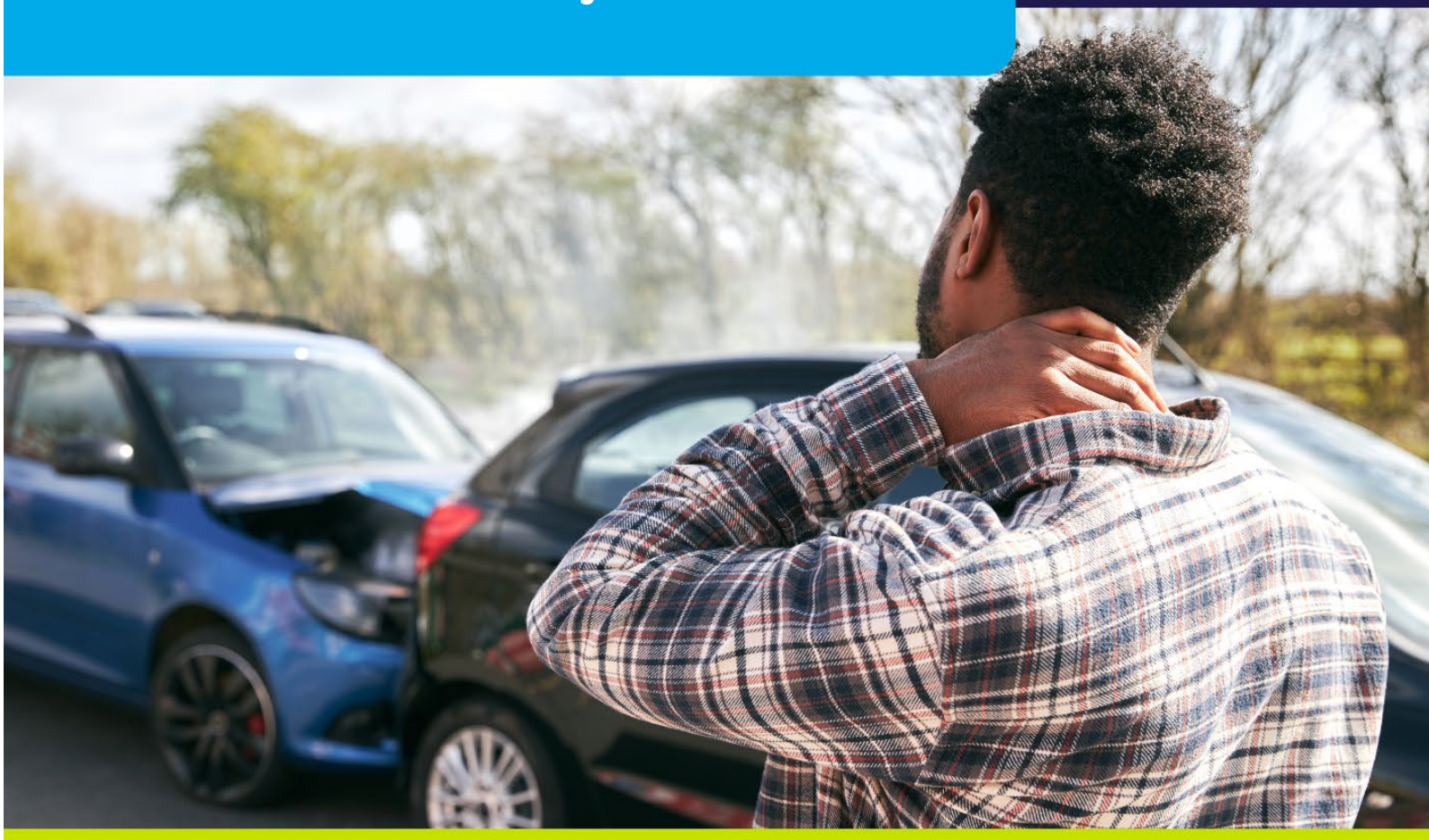
BlueZebra

Motor Insurance

Comprehensive Plus
Comprehensive
Third Party Property Damage

Combined Policy Wording Product Disclosure Statement (PDS) & Financial Services Guide (FSG)

Effective Date: 1 July 2026



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PRODUCT DISCLOSURE STATEMENT

INTRODUCTION

About this Product Disclosure Statement

This Product Disclosure Statement (PDS) is an important document. **You** should read it carefully before making a decision to purchase this product.

This PDS will help **you** to:

- decide whether this product will meet **your** needs; and
- compare this product with other products **you** may be considering.

The information contained in this Introduction and the Important Information section is general information only. It is important **you** read the policy wording to ensure **you** have the cover **you** need.

Any terms in this PDS that are in **bold** are words that have a particular defined meaning. **You** should refer to the 'Definitions' section of this document to obtain the full meaning of such terms.

Headings have been included for ease of reference, but do not form part of the policy.

This PDS is made up of:

- this Introduction section;
- the Important Information section beginning on page 4.; and
- the policy wording (beginning with the section 'What you are covered for' on page 28) – terms and conditions of the cover provided.

This combined FSG and PDS was prepared on 21 May 2026.

Updating this PDS

The information in this PDS is current at the preparation date however it may change over time.

When **we** make a change that is materially adverse, either a Supplementary Product Disclosure Statement (SPDS) or a new PDS will be provided at renewal.

If **we** make a change to information in the PDS that is not materially adverse, **we** may not notify you of the change and may not immediately update the PDS. However, **you** can contact **us** for a copy of the change at no charge by **us.**

IMPORTANT INFORMATION

About Blue Zebra

Blue Zebra Insurance Pty Ltd (BZI, **we**, **us** or **our**) ABN 12 622 465 838, Australian Financial Services (AFS) Licence Number 504130, is an insurance underwriting agency and holds an AFS Licence to deal in and provide general advice on general insurance products and to provide claims handling and settling services.

BZI issues and administers the **policy.** BZI acts under a binding authority for the **insurer** and not **you**.

About QBE

The **insurer** is QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE). QBE is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886.

QBE in the community: Premiums4Good™

We are committed to giving back to the communities that we operate in. Through Premiums4Good, we invest a portion of customer premiums into impact investments that aim to make positive environmental or social change, alongside a financial return. It is just another way we help in enabling a more resilient future.

About this insurance

Our Motor Insurance policy offers three levels of cover. If chosen:

- Comprehensive Plus cover which covers **your vehicle** for accidental loss or damage and **your** legal liability;
- Comprehensive cover which covers **your vehicle** for accidental loss or damage and **your** legal liability;
- Third Party Property Damage cover which covers **your** legal liability only.

Depending on the level of cover **you** choose, **we** also provide a range of 'Additional Benefits' under the Additional Benefits section and **you** may also be able to add some 'Optional Covers' under the Optional Covers section.

For a summary of benefits available under this policy, please see the 'Benefits Summary' section.

To find out what this policy covers please read this PDS to ensure **you** have the cover **you** need.

How to apply for this policy

Throughout this document when **we** are referring to **your** insurance broker or adviser, **we** simply refer to them as **your** intermediary.

If **you** are interested in buying this product or have any inquiries about it, **you** should contact **your** intermediary who should be able to provide **you** with all the information and assistance **you** require.

If **you** are not satisfied with the information provided by **your** intermediary, **you** can contact **us** at the address or telephone number shown on the back cover of this document. However, **we** are only able to provide factual information or general advice about the product. **We** do not give advice on whether the product is appropriate for **your** personal objectives, needs or financial situation. Therefore, **you** should carefully read this document before deciding whether to purchase this product or not.

Cooling-off period

After **you** apply for (or renew) a BZI product and **you** have received the PDS, **you** have 30 days to check that the policy meets **your** needs.
Within this time **you** may cancel the policy and receive a full refund of any premiums paid (less any non-refundable government charges, taxes, levies or other fees that **we** have paid and are not recoverable), unless:

- **you** have made a claim under **your** policy; or
- **you** have exercised any right or power **you** have in respect of **your** policy or the policy has ended.

Your request will need to be forwarded to **us** via **your** intermediary.
You can cancel **your** policy at any time after the cooling-off period. Please refer to 'Cancellation' under the 'General Terms & Conditions' section.

Our contract with you

You must pay **us** or **your** intermediary the agreed **premium** by the date due, to ensure there is cover under this policy. If **we** accept a claim under this policy, **you** will always need to pay **us** the **premium** due. **Your** policy is a contract of insurance between **you** and the **insurer**.

Your policy is made up of:

- The policy wording beginning with the 'What you are covered for' section. This is common to all customers who buy **our BZI** Motor Insurance product. It tells **you** what is covered, sets out the claims procedures, exclusions and other terms and conditions of cover;
- **Your policy schedule** provided by **us** for the relevant **period of insurance**. The **policy schedule** is a separate document unique to **you**, which shows the insurance details relevant to **you**. It includes any agreed changes, exclusions, terms and conditions made to suit **your** individual circumstances; and
- Any other written change otherwise advised by **us** in writing (such as an endorsement or a supplementary PDS). These written changes vary or modify the above documents.

This document is also the PDS and policy wording for any offer of renewal **we** may make, unless **we** tell **you** otherwise. Please keep y**our** documents in a safe place.

When there is more than one insured

When there is more than one insured on **your** policy, **we** may treat what any one of them says or does in relation to **your** policy or any claim under it, as said or done by each of the insureds. **We** may rely on a request from one insured to change or cancel **your** policy or tell **us** where a claim payment should be paid. Where a payment is made to one insured under this policy, **we** have no further obligations to any other insured regarding that payment.

Misuse of our products and family violence

We do not condone the misuse of **our** products for the purpose of financial abuse or disadvantage, including through family and domestic violence. **We** are here to provide support to **our** customers who may be impacted. Further details about **our** Family and Domestic Violence Customer Support Policy are available at **qbe.com/au.**

Significant issues to consider

Insurance contracts contain policy exclusions, policy terms and conditions and policy limits and sub-limits that **you** should be aware of when deciding to purchase **our** product. These things may affect the amount of the payment that **we** will make under a claim on this policy.

We may express some policy terms, policy limits or sub-limits as being either a dollar amount or a percentage of **your** sum insured shown in **your policy schedule** or some other amount, factor or item specified in the relevant clause or this document.

You should be aware of the following matters in considering whether this product is suitable for **your** needs.

EXCLUSION FOR NEW BUSINESS POLICIES

There is no cover under this policy for bushfire, grassfire, storm, hail, flood or tsunami in the first 72 hours from the start date shown on **your policy schedule**. Very limited exceptions apply. For full details see the 'General Exclusions' section.

EXCESSES CAN APPLY

For each of the available covers an **excess** may apply. Please refer to the 'Excesses' section for more details.

EXCLUSIONS

In some circumstances, this policy contains a number of exclusions, some of which are common in insurance policies. Before making a decision about whether to purchase this policy, **you** should read the full details of all relevant exclusions, which are contained in this PDS. Some may not be relevant to **you**, however **you** should make yourself aware of all the exclusions that apply in all sections of this PDS.

Please refer to the 'General Exclusions' section for the specific details.

GENERAL TERMS AND CONDITIONS

General terms and conditions applicable to all cover provided under this policy set out **your** obligations with which **you** need to comply. Please refer to the 'General terms and conditions' 'section.

In addition, **you** should make yourself aware of all the terms and conditions that apply to the various covers detailed within this policy. If **you** or someone else (to the extent they would normally be covered under this policy) claim on this policy and do not meet them, **we** may be able to decline or reduce the claim payment or cancel **your** policy.

MAKE SURE YOU HAVE THE COVER YOU NEED

You should discuss with **your** intermediary the appropriate cover for **you** and the amounts and risks for which **you** need to be insured. If **you** do not adequately insure for the relevant risks **you** may have to bear any uninsured losses yourself.

You should also advise **your** intermediary to notify **us** as soon as possible when **your** circumstances change which are relevant to **your** policy. For instance, if **you** have made any modifications to **your vehicle** or the location it is parked overnight has changed then **we** should be notified. If **you** do not tell **your** intermediary of these changes, in the event of **you** suffering a loss or damage, **your** sum insured may not be adequate to cover **your** loss, or **you** may not even have any cover under **your** policy.

Duty to take care not to make a misrepresentation

By law, **you** must take reasonable care not to make a misrepresentation. A misrepresentation includes a statement that is false, partially false, or that does not fairly reflect the truth.

This means, prior to entering into an insurance contract, giving **us** true, complete and accurate answers to **our** questions, including where **you** provide information on someone else's behalf. **We** use **your** answers to decide whether to insure **you** and on what terms. If any of **your** answers are misleading, incomplete, inaccurate or fraudulent **we** may reduce or refuse to pay a claim, cancel **your** policy or treat it as if it never existed. If **you** do not understand a question, **you** are unsure how to answer or if anything is unclear, please call **us**.

If **you** are renewing **your** insurance, **you** need to carefully review the information provided in **your** renewal documents and check that it is true, complete and accurate. If any of the information is incorrect or has changed, **you** must let **us** know before renewal. Some changes may impact **our** offer of renewal terms. If **you** do not understand a question, **you** are unsure how to answer or if anything is unclear, please call **us** before **you** renew **your** policy. If **we** do not hear from **you** and **you** renew **your** policy, **we** will take that to mean that the information provided in **your** renewal document is true and correct and that nothing has changed. If **you** do not tell **us** about anything that has changed, or if **you** do not take reasonable care not to make a misrepresentation then **we** may reduce or refuse to pay a claim, cancel **your** policy or treat it as if it never existed.

Renewal

At least 14 days before the policy expires **we** will provide **you** with a notice, offering **our** renewal terms, or explaining the reason for not renewing **your** policy. If **we** offer to renew **your** policy, **you** are not obliged to renew the policy with **us**. **We** encourage **you** to check the new amounts to make sure they continue to cover **your** needs.

You must check all the information recorded in **our** offer of renewal and tell **us** immediately if any of it is inaccurate or incomplete. This includes any changes that have occurred during the term of **your** policy; for example, changes to the insured property, the address where the insured property is kept, and the people covered by **your** policy.

Any changes to the information in **our** offer of renewal may cause **us** to change **our** decision to offer renewal of **your** policy or the terms on which **we** offer such renewal. If **you** do not tell **us**, **we** may reduce or not pay a claim, cancel **your** policy or treat it as if it never existed.

You must pay the full amount by the due date shown on **your** renewal invitation in order for cover to continue into the renewed **period of insurance**.

This PDS (together with any amendments, updates or endorsements that **we** give **you** in writing) also applies for any offer of renewal **we** make, unless **we** tell **you** otherwise or provide **you** with a new updated PDS.

Your cooling-off period applies on each renewal. See the 'Cooling- off period' section for more information.

Each renewal is a separate contract and not an extension of the prior contract.

ABOUT YOUR PREMIUM

How we determine your premium

The amount of **your premium** is determined by taking a number of different matters into account.

It is important for **you** to know in particular that the **premium** varies depending on the information **we** received from **you** about the risk to be covered by **us**. The higher the risk is, the higher the **premium** will be. Based on **our** experience and expertise **we** decide what factors increase **our** risk and how they should impact on the **premium**. Each insurer can do this differently.

In this product the following are some of the factors that are taken into consideration when determining the appropriate **premium**:

- the value of **your vehicle**, including any non-standard modifications or accessories that have been added to it;
- where the **vehicle** is parked overnight;
- the details of the **named drivers** of **your vehicle**, including their age, sex, driving experience and claims history;
- whether the **vehicle** is used for private purposes, or also used in conjunction with a business;
- the level of cover **you** have chosen and whether **you** have chosen any optional covers;
- the **excess you** have chosen. If **you** elect to take a higher **excess** in the event of a claim, this will reduce the cost of **your premium**. **Your** intermediary can supply **you** with quotes based on differing amounts of **excesses**.

How the factors combine to calculate premium may also be impacted according to **your** circumstances and other underwriting considerations. The premium is determined by a combination of the factors may be adjusted up or down to reflect **your** circumstances and underwriting considerations including the risk being insured and the value of any claims. An adjustment like this may increase or decrease **your premium** from the combination of factors and may limit discounts.

Your intermediary can arrange for **you** to be provided with a quote for a **premium**. **You** will need to give relevant personal details to **your** intermediary at this time to enable **us** to calculate **your premium**.

Any fees **we** charge for roadside assistance under the 'Roadside assistance' optional benefit will be shown separately on **your policy schedule** and are not considered to be part of **your premium**.

Another important thing to know is that **your premium** also includes amounts that take into account **our** obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Insurance Duty, Goods and Services Tax (GST) and Emergency Services Levy) in relation to **your** policy.

Roadside assistance fees will include an amount for GST. These amounts will be set out separately on **your policy schedule** as part of the total amount due for the policy.

Minimum premiums may apply. Minimum premiums and **your** previous year's **premium** are commercial factors that may limit **premium** increases and decreases from the combination of the factors and any discounts. A minimum premium is the least amount of premium **we** will accept for the insurance and factors and any discounts will not reduce the **premium** below minimum premium. **Your** previous year's **premium** is taken into account on renewal and may limit premium increases and decreases from the combination of the factors and limit discounts.

BZI may also add an agency fee to the **premium** that is charged, and this will be shown on **your policy schedule**. The agency fee will only be refunded when the policy is cancelled within the cooling-off period or where the cancellation is effective from the start of the **period of insurance**.

How to pay your premium

You must pay **your** premium via **your** intermediary by the due date shown on **your policy schedule**.

If **your** premium is unpaid after the due date, **we** may be entitled to reduce or refuse pay a claim or to cancel this policy.

ABOUT THE VALUE OF YOUR VEHICLE

Under this policy **we** may insure **your vehicle** for an **agreed value** or for its **market value**. **Your policy schedule** will show whether **your vehicle** is insured for an **agreed value** or **market value**. Unless otherwise stated the value of **your vehicle** in this policy will exclude GST. Please see the 'Goods and Services Tax (GST)' section for more details on how **we** will treat GST in the event of a claim.

AGREED VALUE

When **your vehicle** is insured for **agreed value**, the **agreed value** will be:

- the **vehicle** sum insured shown on **your policy schedule**; and
- the value of any non-standard accessories or modifications added to **your vehicle**, unless they are automatically covered under the additional benefit 'Accessories, spare parts and tools'. See the 'Non-standard modifications and accessories' section below for more details.

MARKET VALUE

When **your vehicle** is insured for **market value**, if there is a claim on **your vehicle we** will assess its **market value** at that point in time by considering:

- the condition of **your vehicle** and its age at the time of the incident giving rise to the claim;
- any non-standard accessories or modifications added to **your vehicle** that have been specified on **your policy schedule** (see below for more details);
- local market prices for vehicles similar to **your vehicle**; and
- one or more motor vehicle valuation guides commonly used by the motor industry.

NON-STANDARD MODIFICATIONS AND ACCESSORIES

All accessories and modifications on **your vehicle** that are fitted as standard features or equipment by the manufacturer are automatically included in the **market value** or **agreed value**.

If **your vehicle** has non-standard accessories or modifications added to it (including those fitted by the manufacturer or dealer) then they may be automatically covered under the additional benefit 'Accessories, spare parts and tools', however this cover is limited to:

- the lesser of $2,000 or 5% of the **vehicle's** value (**agreed value** or **market value**); and
- accessories that do not enhance the performance of the **vehicle**, for example excluding any that:
  - increase the **vehicle's** power output or maximum speed;
  - improve the performance of the **vehicle's** steering or brakes;
  - lower the **vehicle's** suspension; or
  - are equipment designed for the purposes of racing.

For cover in addition to the automatic cover under that additional benefit, any non-standard accessories or modifications must be notified to **us** and **we** must agree to insure them under this policy, in which case:

- they will be shown on **your policy schedule**, including the value that they have been insured for which is the most **we** will pay for that item in any one claim; and
- **we** may charge an additional **premium** or impose a policy condition.

All performance-enhancing modifications must be notified to **us** so **we** can decide whether **we** agree to insure, or continue to insure, the **vehicle** including those modifications under this policy.

CLAIMS

About making a claim

HOW TO MAKE A CLAIM

If **you** need to make a claim under this policy, please contact **your** intermediary to assist **you** in lodging the claim with **us**.

Alternatively, if it is an emergency outside business hours or **you** would like to lodge the claim with **us** directly, please use one of the following methods to do so:

- phone **us** on 1300 253 692 or +61 1300 253 692 (if dialling from overseas); or
- register **your** claim online at **www.bzi.com.au/newclaim** and **our** claims staff will contact **you**.

WHAT YOU MUST DO

If there is an incident which may result in **you** needing to claim under this policy, **you** must:

- ensure everyone is safe and if necessary call for emergency services;
- take reasonable steps to prevent and limit any further loss or damage;
- make a report to police as soon as reasonably possible if:
  - **your vehicle** has been stolen or maliciously damaged; or
  - **your vehicle** has been involved in an accident that has resulted in someone being injured;

  and provide **us** with the details of the police officer and police station where it was reported or the police event number;
- if **your vehicle** is involved in an accident **you** must take reasonable steps to collect the full names, addresses and vehicle registration numbers of all other drivers involved. If practicable, **you** must also collect the names and contact details for any witnesses or owners of damaged property, for example of a fence **your vehicle** damaged.
- contact **us** as soon as reasonably possible (see the 'How to make a claim' section above) and provide **us** with any information required for **us** to understand the circumstances of the loss or damage so **we** can lodge the claim, determine any applicable **excesses** and determine the most appropriate next action. **We** will tell **you** of the next steps to ensure the claim can be resolved without undue delay;
- tell **us** about **your** entitlement to input tax credits (ITCs) for **your** insurance premium if **you** are registered for goods and services tax (GST) (see the 'Goods and Services Tax (GST)' for more detail);
- notify **us** as soon as reasonably possible if **you** receive or become aware of the following:
  - demands from other parties involved;
  - notices of prosecution or impending prosecution;
  - details of an inquest or official inquiry; or
  - other similar communications from anyone involved in the incident.

  Any unreasonable delay in telling **us** about or providing **us** with any of the above information may result in a reduction in cover for legal or other costs resulting from that delay, or in the case of a failure to provide **us** with the details of the driver of **your vehicle** involved in the accident, the imposition of the highest **excesses** payable (see the 'Excesses' section below).

WHAT YOU MUST NOT DO

If **you** believe that **you** are likely to make a claim under this policy, **you** must not:

- admit to anyone that **you** were responsible for the loss or damage, or that the accident was **your** fault;
- negotiate, offer or promise any payments associated with the claim;
- accept any payment from anyone (including payment of any **excess** amount) unless **you** have **our** prior consent;
- agree to settle any claim without **our** prior consent;
- authorise or carry out any repairs without **our** authority, except emergency repairs which are required to allow **you** to safely drive **your vehicle** from the location of where the loss or damage occurred (please see the 'Emergency repairs' additional benefit);
- dispose of any property that has been damaged, or stolen property that is recovered; or
- make any false statements in connection with **your** policy or any claim **you** make.

If **you** do not follow these steps, **we** can reduce any claim by an amount that fairly represents the extent to which **our** interests have been prejudiced.

Please also read 'General exclusions', to understand the very limited circumstances in which **we** may cover certain claims in connection with which false statements have been made.

Excesses

For each of the available covers, an **excess** may apply. An **excess** is not an additional fee charged by **us** at the time of making a claim. Rather, it is the uninsured first portion of a loss for which **you** are otherwise covered for under the policy's terms. Details of the **excess** amounts and circumstances in which they will be applied are set out in the definition of **excess** (see 'Definitions' section) and the relevant section of this PDS that explains the cover **we** provide.
In this policy one or more of the following **excesses** may apply, depending on the circumstances of the claim:

- basic **excess**;
- undeclared young driver **excess**;
- undeclared inexperienced driver **excess**;
- undeclared driver history **excess**.

The amount of these **excesses** will be shown on **your policy schedule** or in this PDS. Please refer to the remainder of the following sections for more details on when these **excesses** may apply.

If **you** do not provide **us** with the details of the driver of **your vehicle** within a reasonable period of time (or in any event no later than 30 days after the accident), the **excesses** applicable to **your** claim will be calculated as:

- the basic **excess**; and
- the undeclared driver history **excess**; and
- the higher of:
  - the undeclared young driver **excess**; or
  - the undeclared inexperienced driver **excess**.

The **excesses** will be calculated in this way and imposed on **you** to assist in resolving **your** claim without undue delay.
If **we** impose these **excesses**, when **you** provide **us** with the details of the driver of **your vehicle**, the **excesses** payable will be the **excesses** that would have applied to the driver had **we** been made aware of the driver's details prior to resolving **your** claim. This may result in a reduction of the **excesses** applicable to **you**.

BASIC EXCESS

The basic **excess** applies to all claims on the policy unless specifically stated in the 'When you do not have to pay an excess' section below.
The basic **excess you** have chosen will be shown on **your policy schedule**.

UNDECLARED YOUNG DRIVER EXCESS

The undeclared young driver **excess** applies to any claim where the driver of **your vehicle** (or **substitute vehicle**) at the time of the incident that gave rise to the claim:

- is under the age of 25; and
- is not a **named driver** listed on **your policy schedule**.

The undeclared young driver **excess** is payable in addition to the basic **excess** on the policy.
You will not be required to pay the undeclared young driver **excess** when:

- the basic **excess** is not payable (see 'When you do not have to pay an excess' below); or
- the claim is for one of the following (and the basic **excess** is payable):
  - loss or damage only to the windscreen, window glass, mirror glass or sunscreen glass;
  - damage by another vehicle while **your vehicle** is parked and this was not caused or contributed to by any user of **your vehicle**;
  - theft, attempted theft, vandalism or malicious damage; or
  - hail, storm, flood or fire damage; or
- the driver was:
  - a learner driver accompanied by someone with a full unrestricted Australian driver's licence; or
  - performing their duties as a car park or valet attendant, or whilst **your vehicle** was being repaired or serviced; or
- **you** can prove that **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**).

UNDECLARED INEXPERIENCED DRIVER EXCESS

The undeclared inexperienced driver **excess** applies to any claim where the driver of **your vehicle** (or **substitute vehicle**) at the time of the incident that gave rise to the claim:

- is aged 25 years or over; and
- has had their driver's licence for less than 2 years (Australian licence or international equivalent, including 'P plate' period); and
- is not a **named driver** listed on **your policy schedule**.

The undeclared inexperienced driver **excess** is payable in addition to the basic **excess** on the policy.
You will not be required to pay the undeclared inexperienced driver **excess** when:

- the basic **excess** is not payable (see 'When you do not have to pay an excess' below); or
- the claim is for one of the following (and the basic **excess** is payable):
  - loss or damage only to the windscreen, window glass, mirror glass or sunscreen glass;
  - damage by another vehicle while **your vehicle** is parked and this was not caused or contributed to by any user of **your vehicle**;
  - theft, attempted theft, vandalism or malicious damage; or
  - hail, storm, flood or fire damage; or
- the driver was a learner driver accompanied by someone with a full unrestricted Australian driver's licence; or
- **you** can prove that **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**).

UNDECLARED DRIVER HISTORY EXCESS

The undeclared driver history **excess** applies to any claim where the driver of **your vehicle** (or **substitute vehicle**) at the time of the incident that gave rise to the claim:

- has had their driver's licence cancelled, suspended, disqualified or restricted in the 3 years prior to the start of the **period of insurance**; and
- is not a **named driver** listed on **your policy schedule**.

The undeclared driver history **excess** is payable in addition to the basic **excess** on the policy.
You will not be required to pay the undeclared driver history **excess** when:

- the basic **excess** is not payable (see 'When you do not have to pay an excess' below); or
- the claim is for one of the following (and the basic **excess** is payable):
  - loss or damage only to the windscreen, window glass, mirror glass or sunscreen glass;
  - damage by another vehicle while **your vehicle** is parked and this was not caused or contributed to by any user of **your vehicle**;
  - theft, attempted theft, vandalism or malicious damage; or
  - hail, storm, flood or fire damage; or
- **you** can prove that:
  - **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**); or
  - **you** had no reason to suspect their driver's licence had been cancelled, suspended, disqualified or restricted in the 3 years prior to the start of the **period of insurance**.

WHEN YOU DO NOT HAVE TO PAY AN EXCESS

You will not be required to pay any **excess** if:

- the accident was not **your** fault, meaning:

  (a) it was a multi-vehicle collision and the driver of **your vehicle** did not cause or contribute to the accident; or
  (b) **your vehicle** was damaged by another vehicle while parked and this was not caused or contributed to by any user of **your vehicle**.

  For either (a) or (b) to apply, **you** will need to provide **us** with the full name and address of each responsible party, and the registration numbers of their vehicles involved in the accident.

  - the claim is covered under: 'Automatic windscreen excess waiver' additional benefit for Comprehensive Plus cover; or
  - the 'Windscreen excess waiver' optional cover for Comprehensive cover if it has been selected and added to **your** policy's cover.

Choice of Repairer

If 'Choice of repairer' option has not been included

If **your policy schedule** shows that **you** have not included the 'Choice of repairer' option and **your vehicle** requires repairs under a claim on this policy which **we** have accepted, **we** will arrange for one of **our preferred repairers** near **your** location that has the right equipment and expertise to carry out those repairs.

A list of **our preferred repairers** is available on **our** website at **bzi.com.au/claims-repairer-network.**

If none of **our preferred repairers** are suitable to perform the repairs to **your vehicle** (for example if there are none within a reasonable distance) then **we** will work with **you** to identify another licensed repairer to undertake the repairs.

In some situations **we** may decide to pay **you** the reasonable cost of repairing **your vehicle** (please see the 'When we will pay the reasonable cost of repairing your vehicle' section.')

If 'Choice of repairer' option has been included

If **your policy schedule** shows that **you** have included the 'Choice of repairer' option and **your vehicle** requires repairs under a claim on this policy which **we** have accepted, **you** can arrange for the repairs to be done by a licensed repairer of **your** choice. **We** will need to be provided with the quote for the repairs from the repairer of **your** choice so **we** can assess it and the proposed repair method.

If **you** choose for the **vehicle** to be repaired by a repairer of **your** choice that is not one of **our preferred repairers** then **we** can choose to:

- authorise and manage the repairs to be done at the repairer of **your** choice; or
- not authorise or manage the repairs carried out by **your** chosen repairer and instead pay **you** an amount equal to the reasonable cost of repairing **your vehicle** (see the 'When we will pay the reasonable cost of repairing your vehicle' section.')

Whether **you** have included the 'Choice of repairer' option or not, where **we** have authorised the repairs **we** will work closely with the repairer to ensure that the best outcome for **your vehicle** is achieved.

Replacement parts, extras and accessories

If **we** authorise and manage the repairs to **your vehicle** through one of **our preferred repairers** or a repairer of **your** choice, **we** will authorise that repairer to:

- only use genuine manufacturer parts if the **vehicle** is under its standard new vehicle warranty period (but not under extended warranty and not in relation to windscreens or window glass – see 'Windscreen or window glass repairs' below);
- otherwise use:
  - new parts where reasonably available; or
  - recycled or re-conditioned parts;

  in each case the parts used will meet Australian Design Rules requirements and will be consistent with the age and condition of **your vehicle**.

The most **we** will pay for a spare part, extra or accessory is:

- the maker's last list price in Australia; or
- if it is not available in Australia:
  - the cost of the part, extra or accessory and the cost of freight from the nearest reasonable source of supply; or
  - the cost of a similar comparable spare part, extra or accessory;

plus an amount equal to the reasonable cost for fitting it to **your vehicle**.

Windscreen or window glass repairs

If **your vehicle** requires repairs to a windscreen, window glass, mirror glass or sunroof glass, **we** may replace the glass with glass that was not produced by the original manufacturer but which will meet Australian Design Rules.

What happens after you make a claim

SETTLING OR DEFENDING YOUR CLAIM

We will be solely responsible for determining whether **you** or the driver or user of **your vehicle** contributed to the cause of the accident or not.

If **we** accept the claim under this policy, only **we** have the right to:

- make or accept any offer or payment, or in any other way admit that **you** are liable;
- settle, or attempt to settle, any claim; or
- defend any claim.

ASSISTING US WITH YOUR CLAIM

You or the claimant under this policy must reasonably assist **us** with managing, settling or defending the claim, including:

- providing **us** with the information, co-operation and assistance that **we** reasonably require. This may include:
  - allowing **us** to inspect **your vehicle** at a location **we** choose at a reasonable time;
  - letting **us** move **your vehicle**, at **our** expense, to another repairer or supplier, to allow it to be assessed or to obtain an alternative quote;
  - attending one or more interviews at **our** reasonable direction;
- send **us** copies of any notice, letter, claim, writ or summons promptly after **you** or the claimant receive it; and
- co-operate with **us** in defending or settling the claim, or in recovering any amount payable under this policy from another person (see below).

You or the claimant under this policy must assist **us** even after the claim has been paid, for example if legal proceedings arise as a result of the incident giving rise to the claim.

If **you** or the claimant under this policy fail to reasonably assist **us** with the claim, **we** may reduce or refuse to pay it.

OUR RIGHTS OF RECOVERY

After **we** have paid a claim under **your** policy, either in total or in part, **we** have the right to take over any legal right of recovery which **you** or the claimant have. If **we** do this, it will be for **our** benefit and at **our** expense (if **you** have been fully reimbursed) and **we** have full discretion in the conduct, settlement or defence of any claim **we** bring in **your** or their name.

You or the claimant must not limit or restrict **your** or their rights of recovery against any third party without **our** prior written consent. If **you** or they prevent **our** right to recover by agreeing not to seek compensation from a person who is liable to compensate **you** or them for any loss, damage or liability that is covered under this policy, **we** will not provide **you** or them with cover under this policy for that loss, damage or liability.

If **we** recover more than the amount **we** paid **you** or the claimant, **we** will pay **you** or them the balance after deducting any expenses incurred by **us** in undertaking the recovery.

AUTHORISING REPAIRS

You cannot authorise repairs to **your vehicle** without **our** authority, except emergency repairs which are required to allow **you** to safely drive **your vehicle** from the location of where the loss or damage occurred (please see the 'Emergency Repairs' additional benefit section).

Prior to **us** making a decision about **your** claim and any repairs that may be required **we** may need to get a motor vehicle assessor to inspect **your vehicle**. **We** will make the necessary arrangements with **you** to allow this to happen.

WHEN WE WILL PAY THE REASONABLE COST OF REPAIRING YOUR VEHICLE

In the following situations, **we** will pay the reasonable cost of repairing **your vehicle**:

- if **we** cannot agree with **you** about the assessment of the required repairs or their value;
- if the parts required for the repair of **your vehicle** are not easily available;
- if **we** identify a concern with the pre-claim condition of **your vehicle**;
- if **we** identify a concern with the way **your vehicle** is to be repaired or the timing of that repair;
- if there are no licensed repairers that are suitable to perform the repairs to **your vehicle** (for example if there are none within a reasonable distance);
- if **your policy schedule** shows that **you** have not included the 'Choice of repairer' option but **you** have taken **your vehicle** to a repairer that is not one of **our preferred repairers** without **our** prior agreement; or
- if **your policy schedule** shows that **you** have included the 'Choice of repairer' option and **you** have chosen the repairer of **your vehicle** but **we** cannot agree with **you** or **your** chosen repairer about the repair quote or the way **your vehicle** is to be repaired (see 'Choice of repairer' under the 'Optional Covers' section).

In the above situations, **we** will pay **you** the reasonable cost of repairs. **We** determine the reasonable cost of repairing **your vehicle** by considering a range of factors including:

- a quote from **your** chosen repairer;
- a quote from a **preferred repairer** (or another repairer chosen by **us**) that **we** may choose to obtain;
- reports from an experienced motor vehicle assessor appointed by **us;**
- the location of **your vehicle.**

We may require **your vehicle** to be moved elsewhere, at **our** expense, to be assessed or to obtain an alternative quote.

If **we** pay the reasonable cost of **your vehicle's** repairs, then **you will** need to organise the repairs to **your vehicle** yourself, and **you** will also need to pay the applicable **excess** to **us**.

LIFETIME GUARANTEE FOR REPAIRS

If **we** authorise the repairs to **your vehicle** through one of **our preferred repairers** or a repairer of **your** choice, and **we** manage those repairs to completion, then **we** will guarantee the repairs against any defect due to workmanship or faulty material for as long as **you** are the owner of the **vehicle**.

If **we** do not authorise the repairs to **your vehicle**, or **we** do not manage the repairs to completion (for example, if **we** cannot agree on the method of repair with **you** or **your** chosen repairer) then **we** will not provide a lifetime guarantee for the repairs.

SUB-CONTRACTING REPAIRS

When **we** authorise a repairer to repair **your vehicle** that repairer may sub-contract some of the repairs to a person of their choice. This will usually occur when the repairer is unable to perform the repairs itself because they require the services of a specialist repairer or supplier.

PARTS REQUIRED TO REPAIR YOUR VEHICLE

Please refer to the 'Replacement parts, extras and accessories' and 'Windscreen or window glass repairs' sections for more information on how **we** manage any parts, accessories or windscreen or window glass required to repair **your vehicle**.

SALVAGE OF YOUR VEHICLE

If **we** pay a claim for the **total loss** of **your vehicle**, the wreckage of **your vehicle** (including any non-standard accessories or modifications noted on **your policy schedule**) will become **our** property. **We** will keep any proceeds from the sale of the wreckage.

PREMIUMS FOLLOWING A TOTAL LOSS

If **we** determine that **your vehicle** is a **total loss** and **we** have agreed to pay **you** the **agreed value** or **market value** of **your vehicle**:

- any unpaid **premium** for the **period of insurance** that the claim occurred in will be deducted from the claim payment
- **we** will not return the **premium** associated with the unexpired portion of the **period of insurance**; and
- if **we** allow **you** to retain **your** damaged **vehicle**, **we** will deduct the fair value of the wreckage from the claim payment.

If **we** replace **your vehicle** under one of the following additional benefits:

- for Comprehensive Plus cover – 'Lifetime new-for-old replacement following total loss';
- for Comprehensive Plus cover and Comprehensive cover – 'New-for-old replacement following total loss.'

then **we** will continue to cover the replacement **vehicle** for no additional **premium** until the end of the **period of insurance**.

When we may refuse a claim

To ensure **you** or any other claimant under this policy understand any situations in which a claim may be refused, it is important that the following two sections of the PDS are read and understood:

- the 'General Terms and Conditions' section which sets out the obligations under this policy with which any claimant needs to comply; and
- the 'General Exclusions' section which lists situations where **we** may refuse to pay a claim.

Hire car arrangements

If **we** have provided a hire car under an additional benefit or optional cover under this policy, **you**:

- may be required to enter a hire car agreement directly with the provider;
- are responsible for all running costs and extras, including paying the deposit, security bond, fuel, any upgrade costs, and the cost of reducing the standard hire car excess;
- are responsible for any penalties or fines (such as parking fines or speeding infringements) incurred in the hire car;
- may be provided with cover for the hire car excess – please refer to the additional benefit 'Hire Car Excess' section for more details;
- must arrange for and pay for all hire car costs (including the cost of insurance) for any period outside the period covered under this policy;
- may be required to refund any costs **we** incur with respect to a hire car if **you** withdraw **your** claim or **we** refuse to accept **your** claim.

Claims examples

Below are some examples of claim scenarios that are included here to show how a claim payment might typically be calculated. These examples are a guide only and do not cover all of the potential scenarios or all benefits that may be paid under this policy. They do not form part of the terms and conditions of **your** policy.

All dollar figures shown in these claim examples, except for **excesses**, include GST and are in Australian dollars. Each example also assumes the claimant has not claimed any input tax credits for the GST collected on their **premium**. That is, the claimant holds a 0% input tax credit entitlement under GST law.

BZI will determine actual claims payments on an individual basis taking into consideration the facts applicable to the claim and **our** assessment of any loss, damage or liability, as well as the coverage, exclusions and **excesses** set out in this policy and on **your policy schedule**.

EXAMPLE 1 – PARTIAL LOSS FOLLOWING AN AT-FAULT ACCIDENT

You have **your vehicle** insured under a **BZI** Motor Insurance policy, with the following details:

- Cover type: Comprehensive
- **Vehicle** value: $26,000 (**agreed value**)
- Basic **excess**: $1,000
- Optional covers: Hire car extension

Your vehicle is involved in an accident that is the fault of the driver of **your vehicle**, who is listed on **your policy schedule**. The car is safe to drive after the accident and does not require any emergency repairs.

We assess **your vehicle** and determine that it will cost $4,000 to repair the **vehicle**.

Our preferred repairer estimates that the car will take 5 days to repair, during which time **you** will be entitled to a hire car (because **you** purchased the optional 'Hire car extension') and **you** tell **us** that **you** would like to use one of **our** providers for this.

How much we pay		Explanation
Repair costs	$4,000	**We** will normally pay this directly to the repairer.
Less basic **excess**	-$1,000	The basic **excess** is $1,000 which is payable given the accident was the fault of the driver of **your vehicle**.
Two taxi fares to and from the repairer	2x$40 $80	**You** take a taxi from the repairer to the hire car provider and back again. **We** reimburse **you** for these two trips.
Hire car costs	$300	**We** will pay the hire car provider directly for the 5-day period (at $60 including GST a day daily hire fee) while **your vehicle** was being repaired.
Total of claim payments	$3,380	

EXAMPLE 2 – TOTAL LOSS

You have **your vehicle** insured under a **BZI** Motor Insurance policy, with the following details:

- Cover type: Comprehensive Plus
- **Vehicle** value: $42,000 (**agreed value**) excluding GST
- Basic **excess**: $600

Your vehicle is stolen and subsequently recovered burnt out 3 days later. **We** assess **your vehicle**, are satisfied **your** claim is in order and determine that given the damage it has suffered it is a **total loss**.

In **your vehicle** at the time it was stolen was a child seat and backpack containing a laptop that is solely for personal use, neither of which have been recovered.

During the period from **us** accepting **your** claim to **us** finalising **your** claim **you** agree to a hire car from **our** provider under the 'Unlimited hire car' additional benefit.

How much we pay		Explanation
Total loss payment	$46,200	The **agreed value** for the **vehicle** given it is a **total loss** plus the GST.
Unspecified accessories	$800	**Your vehicle** had a non-standard reverse-parking camera installed. This was not specified on the **policy schedule** but is covered under the 'Accessories, spare parts and tools' additional benefit (as less than $2,000 and 5% of the **agreed value**).
Child seat	$400	**We** determine that it will cost $400 to replace the child seat.
Personal items and clothing	$1,200	The laptop costs $1,200 to replace.
Less **excess** payable	-$600	Only the basic **excess** applies.
Less outstanding **premium**	$0	The annual **premium** for this **period of insurance** was $1,400 and has been paid. The claim happens halfway through the **period of insurance**, however **we** do not return the unexpired portion of the **premium**.
Hire car costs	$840	**We** will pay the hire car provider directly for the 14-day period (at $60 including GST a day daily hire fee) from the day after **your vehicle** is stolen to the day **we** settle **your** claim.
Total of claim payments	$48,840	This amount would normally be paid directly to **you** in a **total loss** situation.

EXAMPLE 3 – TOTAL LOSS WITH NEW-FOR-OLD REPLACEMENT

If the circumstances were the same as in example 2, however **you** had purchased **your vehicle** as new, then:

- **you** had purchased **your vehicle** as new; and
- insured it continuously under **our BZI** Motor Insurance policy with Comprehensive Plus level of cover since **you** purchased it,

then under the 'Lifetime new-for-old replacement following total loss' additional benefit **you** would be entitled to a new **vehicle** of the same make, model and series (or similar if it is no longer available), including similar accessories, tools and spare parts (subject to local availability).

We would also pay the following upfront on-road costs associated with the replacement **vehicle**:

- 12 months registration cost;
- 12 months compulsory third party insurance cost;
- any statutory charges associated with the above costs; and
- the dealer delivery charge.

We would provide **you** a payment of $1,600 for the child seat and laptop (as in example 2).

You would need to pay the **excess** of $600 to the dealership before they provide **you** with the replacement **vehicle**.

Your new replacement **vehicle** would be covered under this policy until the end of the **period of insurance** for no additional **premium**.

EXAMPLE 4 – LEGAL LIABILITY FOR DAMAGE TO A THIRD PARTY'S PROPERTY

You have **your vehicle** insured under a **BZI** Motor Insurance policy, with the following details:

- Cover type: Third Party Property Damage
- Basic **excess**: $500

A driver of **your vehicle** who is under 25 years of age and not listed on **your policy schedule** is involved in an accident in **your vehicle**, and the accident is their fault. The damage to the third party's vehicle will cost $3,800 to repair and they will also be entitled to a hire car for 5 days at $80 per day.

How much **we** pay		Explanation
Third party's repair costs	$3,800	**We** will normally pay this to the third party claimant.
Third party's hire car costs	5x$80 $400	**We** will normally pay this to the third party claimant.
Less **excess** payable: ▪ Basic **excess** ▪ Undeclared young driver **excess**	 -$500 -$1,250	Because the driver of **your vehicle** was under 25 years old and not listed on **your policy schedule**, in addition to the basic **excess** of $500 **you** will also need to pay **us** the undeclared young driver **excess** of $1,250.
Total of claim payments	**$2,450**	**We** will pay this amount as well as the value of the **excesses** paid by **you** to the third party claimant (so, $4,200 in total).

EXAMPLE 5 – EMERGENCY REPAIRS AND ACCOMMODATION AFTER A NOT-AT-FAULT CLAIM

You have **your vehicle** insured under a **BZI** Motor Insurance policy, with the following details:

- Cover type: Comprehensive
- **Vehicle** value: **Market value**
- Basic **excess**: $1,000
- Optional covers: None

While on holiday in **your vehicle you** are involved in an accident where the driver of the other vehicle was at fault. At the scene of the accident **you** capture the name, address, registration plate and insurance details of the other driver and provide them to **us** as part of notifying **us** of the claim.

In order to drive **your vehicle** back home **you** need some emergency repairs in the nearest town (which is 300km from where **you** live) and these emergency repairs can only be done the following morning.

Once **you** return home **we** assess **your vehicle** and determine it can be repaired and that it is safe to do so. **We** arrange for one of **our preferred repairer** network to perform the repairs. **You** tell **us** that **you** will require a hire car while it is in being repaired and **you** will arrange that directly with a hire car provider that **we** agree to.

How much we pay		Explanation
Emergency repair costs	$300	This is below the limit of $500 for the 'Emergency repairs' additional benefit so **we** will pay this in full.
Emergency accommodation costs	$180	Because the accident occurred more than 100km from where **you** live **we** will pay for the night's accommodation in the local town (up to $500).
Repair costs	$7,000	**We** will pay this directly to **our preferred repairer**.
Hire car costs	7 days @$80 $560	Although **you** didn't purchase the 'Hire car extension' optional cover, a hire car is provided under the 'Hire car following a not-at-fault accident' additional benefit. Because **you** used **your** provider **we** will pay up to $100 per day for the 7 days **you** needed the hire car while **your vehicle** was being repaired.
Less **excess** payable:	$0	No **excess** is payable because **you** were not at fault and able to provide **us** with the details required by this policy of the other driver.
Total of claim payments	**$8,040**	

GENERAL INSURANCE CODE OF PRACTICE

The **insurer** is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. **You** can read the Code at **insurancecouncil.com.au.**

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information about the Code Governance Committee please visit **insurancecode.org.au.**

BZI also proudly supports the Code.

MOTOR VEHICLE INSURANCE AND REPAIR INDUSTRY CODE OF CONDUCT

The **insurer** is a signatory to the Motor Vehicle Insurance and Repair Industry Code of Conduct ('Code of Conduct') and **BZI** also proudly supports the Code of Conduct.

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

GOODS AND SERVICES TAX (GST)

You must advise **us** of **your** correct input tax credit percentage (**your** entitlement to GST credits on the insurance premium), where **you** are GST registered as a business and have an Australian Business Number.

We will not indemnify **you** for any GST liability, fines or penalties that arise from or are attributable to **your** failure to notify **us** of **your** entitlement (or correct entitlement) to an input tax credit on the **premium**.

The sum insured values that **you** choose should exclude GST and all dollar amounts in this PDS are exclusive of GST unless stated otherwise.

In the event of a claim, if **you** are not registered for GST, **we** will reimburse **you** the GST component, in addition to the amount **we** pay **you**. If **you** are registered for GST the amount that **we** are liable to pay under this policy will be reduced by the amount of any input tax credit that **you** are or may be entitled to claim for the supply of goods or services covered by that payment.

If **you** are unsure about the taxation implications of this policy, **you** should seek advice from **your** accountant or tax professional.

PRIVACY

How BZI manages your personal information

BZI complies with Australian privacy law, including the Privacy Act 1988 (Cth).

HOW WE COLLECT YOUR DETAILS

We usually collect personal or sensitive information, about **you** (**'your details'**) directly from **you** or **your** intermediary. **We** may also collect it from other third parties such as **our** agents and service providers, other insurers and insurance reference bureaus, people who are involved in a claim or assist **us** in investigating or processing claims, including third parties claiming under **your** policy, witnesses and medical practitioners, third parties who may be arranging insurance cover for a group that **you** are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Before giving **us** personal information about another person, please make them aware of this privacy notice or refer that person to **our** Privacy Policy which is referred to below.

WHY WE COLLECT, USE AND DISCLOSE YOUR DETAILS

We collect, disclose and handle information, and in some cases personal or sensitive information, about **you** (**'your details'**) to assess applications, administer policies, contact **you**, enhance **our** products and services and manage claims (**'purposes'**). If **you** do not provide **your** information, **we** may not be able to provide **you** with **our** services or do those things listed above. By providing **us**, **our** representatives or **your** intermediary with **your details**, **you** consent to **us** using, disclosing to third parties and collecting from third parties **your** details for the **purposes**.

Laws authorising or requiring **us** to collect information include the Insurance Contracts Act 1984, Corporations Act 2001, Autonomous Sanctions Act 2011, A New Tax System (Goods and Services Tax) Act 1999 and other financial services, crime prevention, trade sanctions and tax laws.

WHO WE MAY DISCLOSE YOUR DETAILS TO (INCLUDING OVERSEAS DISCLOSURE)

We may disclose **your details** for the **purposes** noted above to relevant third parties including **your** intermediary, affiliates of **BZI**, QBE, other insurers and reinsurers, **our** service providers, **our** business partners, health practitioners, **your** employer, parties affected by claims, people investigating or assisting **us** in claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

BZI's Privacy Policy, available at **bzi.com.au,** provides further information and lists service providers, business partners and countries in which recipients of **your** details are likely to be located. It also sets out how **we** handle complaints and how **you** can access or correct **your** details or make
a complaint.

How QBE manages your personal information

QBE take the security of **your** personal information seriously. QBE will collect personal information directly from **you** when **you** deal with QBE, or sometimes through QBE's agents, other companies in the QBE group or suppliers acting on QBE's behalf. QBE will only ever collect the personal information QBE need in order to provide their services to **you**, such as issuing and administering QBE products and services and processing claims.

QBE will obtain consent before collecting sensitive information, such as health information, unless QBE are required or permitted by law to collect it without consent. Sometimes QBE may store and disclose **your** personal information overseas. When QBE do this, QBE ensure **your** information is retained in accordance with the Australian Privacy Act 1988 and local privacy laws.

QBE's Privacy Policy describes in more detail from whom QBE collect personal information, as well as where QBE store it and the ways QBE could use it.

You can find it at **qbe.com/au/about/governance/privacy-policy**

If **you** would like to access or correct **your** personal information please contact QBE at **customercare@qbe.com** or on 1300 650 503.

COMPLAINTS

We are here to help. If **you** are unhappy with any of **our** products or services, or the service or conduct of any of **our** suppliers, please let **us** know and **we** will do **our** best to put things right.

STEP 1 – TALK TO US

Your first step is to get in touch with QBE Customer Relations, who will assist **you** with resolving **your** complaint. Please provide **our** team with as much information as possible so they can try to fix the problem quickly and fairly.

A Dispute Resolution Specialist will review **your** complaint independently and provide **you** with **our** final decision. **You** can also contact the Customer Relations team directly:

Phone: 1300 650 503

Fax: (02) 8227 8594

Email: complaints@qbe.com

Post: GPO Box 219, Parramatta NSW 2124

For additional assistance in lodging a complaint, please refer to qbe.com/au.

STEP 2 – STILL NOT RESOLVED?

If **we** are unable to resolve **your** complaint to **your** satisfaction within a reasonable time, or **you** are not happy with **our** final decision, **you** can refer **your** complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). **We** are a member of AFCA and their decisions are binding on us.

Phone: 1800 931 678

Email: info@afca.org.au

Post: GPO Box 3, Melbourne VIC 3001

AFCA will inform **you** if **your** complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit afca.org.au

MORE INFORMATION

You can find more information about how **we** deal with complaints on **our** website at qbe.com/au or **you** can call **us** on 133 723 to speak with **us** or request a copy of **our** complaints brochure at no charge by **us**.

COMPLAINTS JUST ABOUT PRIVACY

If **you** are not happy with how **we** have handled **your** personal information, call **us** on 1300 650 503 or email **us** at customercare@qbe.com. If **you** are not satisfied with **our** response, **you** can contact the Office of the Australian Information Commissioner (OAIC):

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Post: GPO Box 5288, Sydney NSW 2001

FINANCIAL CLAIMS SCHEMES

This policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. **You** may be entitled to access the FCS if **you** meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority (APRA).

How to contact APRA:

Phone: 1300 558 849

Online: www.apra.gov.au/financial-claims-scheme-general-insurers

CONFIRMATION OF TRANSACTIONS

If **you** need to clarify any of the information contained in this PDS, wish to confirm a transaction or **you** have any other queries regarding **your** policy or **your** claim, **your** first point of contact is **your** intermediary. However, if **you** would also like to contact **us** directly, please use the contact details on the back cover.

BENEFITS SUMMARY

Below is a summary of the coverage and benefits available under this policy. Please refer to the whole of this PDS, **your policy schedule**, and any other documents that make up **your** policy for full details and applicable terms and conditions, limits and exclusions.

Cover	Third Party Property Damage	Comprehensive	Comprehensive Plus
Accidental loss or damage to **your vehicle**	☒	☑	☑
Legal liability – third party property damage	☑	☑	☑
Additional benefits	**Third Party Property Damage**	**Comprehensive**	**Comprehensive Plus**
Lifetime new-for-old replacement following **total loss**	☒	☒	☑ No time limit or km limit
New-for-old replacement following **total loss**	☒	☑ 3 years, 70,000km	☑ 3 years, 70,000km
Unlimited hire car	☒	☒	☑ No time limit
Hire car following a not-at-fault accident	☒	☑	☑ (c)
Hire car following theft	☒	☑ Up to 21 days	☑ (c)
Hire car excess	☒	☑	☑
Automatic windscreen **excess** waiver	☒	☒ (a)	☑ 2 **excess**-free claims
Towing and storage	☒	☑	☑
Emergency repairs	☒	☑ Up to $500	☑ Up to $1,000
Emergency accommodation & transportation costs	☒	☑	☑
Returning your vehicle if it is stolen	☒	☑	☑
Returning **your vehicle** after repair	☑ conditions apply	☑	☑
Legal costs	☑	☑	☑
Substitute vehicle – legal liability cover	☑	☑	☑
Clean up costs	☒	☑ Up to $1,000	☑ Up to $1,000
Vehicle transported by ship	☒	☑	☑
Purchasing a replacement **vehicle**	☒	☑	☑
Artwork and signwriting	☒	☑ Up to $1,000	☑ Up to $1,000

Additional benefits (continued)	Third Party Property Damage	Comprehensive	Comprehensive Plus
Accessories, spare parts and tools	☒	☑ **Up to lesser of $2,000 or 5% of insured** vehicle **value**	☑ **Up to lesser of $2,000 or 5% of insured** vehicle **value**
Trailer cover	☒	☑	☑
Personal items, clothing and tools of trade	☒	☑ Up to $1,000	☑ Up to $2,000
Child seat or baby capsule	☒	☑ Up to $1,000	☑ Up to $1,000
Re-keying and re-coding	☒	☑	☑
Uninsured motorist's extension	☑ Up to $5,000	☒	☒
Optional covers			
Windscreen **excess** waiver	☒	**Optional**	**Automatic** [b]
Choice of repairer	☒	**Optional**	**Optional**
Hire car extension	☒	**Optional**	**Automatic** [c]
Optional benefit			
Roadside assistance	☒	**Optional**	**Optional**

(a) Cover may be able to be provided for an additional **premium** under the 'Windscreen excess waiver' optional cover.

(b) Automatic windscreen excess waiver additional benefit.

(c) Please refer to the 'Unlimited hire car' additional benefit.

WHAT YOU ARE COVERED FOR

This section details what's covered under this policy, which is dependent on the level of cover chosen as shown on **your policy schedule**. The cover that is provided under this policy should also be considered in conjunction with the 'General terms and conditions' section and the 'General Exclusions' section.

COMPREHENSIVE PLUS COVER

If **your policy schedule** shows that **you** have selected Comprehensive Plus cover then, subject to the terms, conditions, limits and exclusions of the policy, this policy covers the following:

- Accidental loss or damage to your vehicle; and
- Legal liability – third party property damage.

COMPREHENSIVE COVER

If **your policy schedule** shows that **you** have selected Comprehensive cover then, subject to the terms, conditions, limits and exclusions of the policy, this policy covers the following:

- Accidental loss or damage to your vehicle; and
- Legal liability – third party property damage.

THIRD PARTY PROPERTY DAMAGE COVER

If **your policy schedule** shows that **you** have selected Third Party Property Damage cover then, subject to the terms, conditions, limits and exclusions of the policy, this policy covers Legal liability – third party property damage only.

Please note that no cover is provided under the 'Accidental loss or damage to your vehicle' section if **you** have selected Third Party Property Damage cover.

Accidental loss or damage to your vehicle

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

This section of the policy covers accidental loss or damage to **your vehicle**, that occurs during the **period of insurance**, including:

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

The cover provided under this section of the policy is subject to the terms of this PDS, including the General Exclusions.

IF YOUR VEHICLE IS NOT A TOTAL LOSS

If **your vehicle** is not a **total loss**, then **we** will, at **our** option:

- repair **your vehicle**, or any part of it;
- replace any part of **your vehicle**; or
- pay **you** the reasonable costs of repairing or replacing **your vehicle**, or any part of it.

IF YOUR VEHICLE IS A TOTAL LOSS

If **your vehicle** is a **total loss** and there is a finance company with an interest in the **vehicle**, **we** will pay the total finance amount to the finance company and then pay **you** the balance (less any **excess** that applies). The equivalent process will apply if someone else has a financial interest in **your vehicle**.

The following additional benefits may also be relevant if **we** pay **you** a **total loss**:

- for Comprehensive Plus cover – 'Lifetime new-for-old replacement following total loss';
- for Comprehensive Plus cover and Comprehensive cover – 'New for old replacement following total loss'.

THE MOST WE WILL PAY

The most **we** will pay for accidental loss or damage to **your vehicle** is:

- the **market value** of **your vehicle** if **your policy schedule** shows that **your vehicle** is insured for **market value**; or
- the **agreed value** of **your vehicle** if **your policy schedule** shows that **your vehicle** is insured for **agreed value**.

Legal liability – third party property damage

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☑

This section of the policy covers the users of **your vehicle** described below, when they meet this policy's terms and conditions, for their legal liability to pay compensation for loss or damage to other people's property as a result of an accident that occurs in Australia during the **period of insurance** that is caused by or arises from the use of:

- **your vehicle** (as shown in **your policy schedule**); or
- any of the following being legally towed by **your vehicle**:
  - a caravan or trailer; or
  - another vehicle which has broken down.

This section of the policy extends to cover an accident that's caused by goods being carried by or falling from **your vehicle**, or the loading or unloading of **your vehicle**.

The cover for legal liability for loss or damage to other people's property under this section of the policy is provided where the person responsible is:

- **you**; or
- a person with a current driver's licence who is driving, using or in charge of **your vehicle** with **your** permission; or
- a passenger in **your vehicle**; or
- **your** employer, principal or partner.

There is no legal liability cover under this section of the policy when:

- the loss or damage is to property which is owned by **you**, controlled by **you**, or in **your** possession, custody or control; or
- the person legally liable is someone else that would otherwise be covered under this section of the policy and the loss or damage is to property which is owned by that person, controlled by that person, or in their possession, custody or control; or
- **you** or the person responsible are entitled to be compensated for the same loss by any:
  - statutory or compulsory third party insurance policy;
  - statutory or compulsory insurance or compensation scheme or fund;
- **you** or the person responsible would have been entitled to be compensated for the same loss by any:
  - statutory or compulsory third party insurance policy;
  - statutory or compulsory insurance or compensation scheme or fund;

  if **you** had insured or registered **your vehicle**, had lodged a claim under such a policy or scheme, or had complied with the requirements of such a policy or scheme or fund; or
- the claim for legal liability is brought in a court or judicial body outside Australia or in a court or other judicial body that applies other than Australian law.

If **your vehicle** is a **total loss** as a result of a claim made under this policy, then the legal liability cover in this section ceases from the date that **we** make that declaration, unless **we** replace **your vehicle** under the one of the following additional benefits in which case this legal liability cover is provided for the replacement **vehicle** until the end of the **period of insurance** in which the incident leading to the claim was made:

- for Comprehensive Plus cover – 'Lifetime new-for-old replacement following total loss';
- for Comprehensive Plus cover and Comprehensive cover – 'New for old replacement following total loss'

If **we** agree to pay a claim for legal liability under this section the most **we** will pay for a single event or series of related events is $30,000,000 inclusive of GST.

This amount includes:

- any compensation amount; and
- any legal fees or expenses that **we** agree to prior to them being incurred.

It does not include any penalties, fines or punitive, exemplary, multiple or aggravated damages.

ADDITIONAL BENEFITS

The following additional benefits may also be provided under this policy, subject to the level of cover **you** have chosen which will be shown on **your policy schedule**. Please refer to the table at the top of each additional benefit to determine whether it is provided under the level of cover **you** have chosen.

Unless stated otherwise in the sections below, these additional benefits will be paid in addition to any amount payable under the 'What you are covered for' section.

LIFETIME NEW-FOR-OLD REPLACEMENT FOLLOWING TOTAL LOSS

Comprehensive Plus ☑	Comprehensive ☒	Third Party Property Damage ☒

If **your vehicle** becomes a **total loss** and all of the following conditions are met, then **we** will replace **your vehicle** with a new **vehicle** of the same make, model and series (or similar if it is no longer available), including similar accessories, tools and spare parts (subject to local availability):

- it was purchased new by **you** (or as an ex-demonstration model) from the manufacturer or a licensed motor dealer; and
- **you** have continuously insured the **vehicle** under **our BZI** Motor Insurance policy with Comprehensive Plus level of cover from within 3 months of purchasing the **vehicle** until the date of the incident that gave rise to it becoming a **total loss**; and
- there is written consent from any finance company with an interest in the **vehicle**.

Where a new **vehicle** of the same make, model and series is no longer available, **we** will choose to either:

- replace **your vehicle** with a new **vehicle** that in **our** opinion is a similar make, model and series to **your vehicle**; or
- pay **you** an amount equivalent to the cost of a new car that in **our** opinion is a similar make, model and series to **your vehicle**.

If an **excess** is payable under **your** claim, **you** will need to pay it to the dealership before they provide **you** with the replacement **vehicle**.
We will also pay the following upfront on-road costs associated with the replacement **vehicle**:

- 12 months registration cost;
- 12 months compulsory third party insurance cost;
- any statutory charges associated with the above costs; and
- the dealer delivery charge.

Your new replacement **vehicle** will also continue to be covered under this policy until the end of the **period of insurance** in which the claimed incident occurred, for no additional **premium**.
Note: for Comprehensive cover please refer to the additional benefit 'New-for-old replacement following total loss'.

NEW-FOR-OLD REPLACEMENT FOLLOWING TOTAL LOSS

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **your vehicle** becomes a **total loss** and all of the following conditions are met, then **we** will replace **your vehicle** with a new **vehicle** of the same make, model and series (or similar if it is no longer available), including similar accessories, tools and spare parts (subject to local availability):

- it was purchased new by **you** (or as an ex-demonstration model) from the manufacturer or a licensed motor dealer; and
- at the time it became a **total loss**:
  - less than 3 years had elapsed since the **vehicle** was originally registered; and
  - the **vehicle** had travelled less than 70,000kms; and
- there is written consent from any finance company with an interest in the **vehicle**.

If an **excess** is payable under **your** claim, **you** will need to pay it to the dealership before they provide **you** with the replacement **vehicle**.
We will also pay the following upfront on-road costs associated with the replacement **vehicle**:

- 12 months registration cost;
- 12 months compulsory third party insurance cost;
- any statutory charges associated with the above costs; and
- the dealer delivery charge.

Your new replacement **vehicle** will also continue to be covered under this policy until the end of the **period of insurance** in which the claimed incident occurred, for no additional **premium**.

In the event that **we** cannot replace **your vehicle**, because a new **vehicle** of similar make and model is not available, what **we** pay **you** will be limited to:

- the amount of the actual purchase price which **you** paid for **your vehicle**, including any registration fees, delivery charges and stamp duty, if these items were included in the purchase price, when **your** policy shows that **your vehicle** is insured for **market value**; or
- the agreed value when **your** policy shows that **your vehicle** is insured for **agreed value**.

Note: for Comprehensive Plus cover if **you** are eligible for a payment under the additional benefit 'Lifetime new-for-old replacement following total loss' then **you** are not eligible for any payment under this additional benefit.

UNLIMITED HIRE CAR

Comprehensive Plus ☑	Comprehensive ☒	Third Party Property Damage ☒

If **we** have accepted **your** claim under this policy for loss or damage to **your vehicle** and as a result of that loss or damage:

- **your vehicle** is unable to be safely driven; or
- **your vehicle** is in need of repair; or
- it has been stolen and remains missing;

then **you** are entitled to hire a **vehicle** of a similar type to **your vehicle**[1] from:

- the date **your vehicle** is left at the repairer's premises; or
- the date **we** accept the lodgement of **your** claim if it has been stolen;

until:

- the repairs to **your vehicle** have been completed; or
- **we** have settled **your** claim as a **total loss**; or
- **your vehicle** is recovered undamaged and:
  - it has been returned to **you** under the additional benefit 'Returning your vehicle if it is stolen'; or
  - **you** have been told where it is located.

If **you** choose to use **your** own repairer and **we** do not authorise and manage that repair, **we** will pay **you** a daily hire rate of up to $100 per day, based on **our** reasonable estimate of how long it should take **your** own repairer to repair **your vehicle**.

[1]Based on **your vehicle's** category (e.g. mid-size sedan, SUV) and size/capacity for carrying passengers and luggage.

You can choose one of the following options:

Scenario	The most we will pay
We arrange the hire car for **you** using one of **our** providers (if **we** have a provider with a suitable vehicle available within a reasonable distance of the location where **your vehicle** is usually parked overnight or where it was stolen)	**We** will pay the provider of the hire car the daily hire rate, for the period the hire car is required.
You choose to arrange the hire car yourself using a provider of **your** choice	**We** will pay the provider the daily hire rate, up to $100 per day for the period the hire car is required under this policy's terms and conditions. This amount does not include any costs to reduce the standard hire car excess. Please see the 'Hire car excess' additional benefit for how **we** may provide cover for the hire car excess in the event of a claim. Note, if **we** do not agree with the hire car provider of **your** choice, there is no cover under this policy under the 'Hire car excess' additional benefit.
You choose not to hire a vehicle	**We** will pay the actual costs **you** incur in making alternative travel arrangements (over and above what **you** would have ordinarily incurred), up to $100 per day for the period **you** would have been entitled to a hire car under this additional benefit.
There are no suitable hire cars available from any provider within a reasonable distance of where **your vehicle** was stolen	**We** will pay the actual costs **you** incur in making alternative travel arrangements (over and above what **you** would have ordinarily incurred), up to $100 per day for the period **you** would have been entitled to a hire car under this additional benefit.

We may also cover the hire car excess for the hire car provided under this additional benefit – please see the additional benefit 'Hire car excess' for more details.

Note: for hire car benefits available under Comprehensive cover please refer to:

- the additional benefit 'Hire car following theft';
- the additional benefit 'Hire car following a not-at-fault accident';
- the optional cover 'Hire car extension'.

HIRE CAR FOLLOWING A NOT-AT-FAULT ACCIDENT

Comprehensive Plus (REFER TO 'UNLIMITED HIRE CAR')	Comprehensive ☑	Third Party Property Damage ☒

If:

- **your vehicle** is unable to be safely driven or is in need of repair due to loss or damage from an accident; and
- **we** agree that the accident was not **your** fault; and
- **we** have accepted **your** claim under this policy for that loss or damage;

then **you** are entitled to hire a vehicle of a similar type to **your vehicle**[2] from the date **your vehicle** is left at the repairer's premises:

- until the repairs to **your vehicle** have been completed; or
- until **we** have settled **your** claim as a **total loss**.

up to the limits based on the options in the table below.

We will determine that the accident was not **your** fault if any of the following are true:

(a) it was a multi-vehicle collision and the driver of **your vehicle** did not contribute to the cause of the accident; or

(b) **your vehicle** was damaged by another vehicle while parked and this was not caused or contributed to by any user of **your vehicle**.

For (a) and (b) **you** will need to provide **us** with the full name and address of each responsible party, and the registration numbers of all other vehicles involved in the accident.

[2]Based on **your vehicle's** category (e.g. mid-size sedan, SUV) and size/capacity for carrying passengers and luggage.

You can choose one of the following options:

Scenario	The most we will pay
We arrange the hire car for **you** using one of **our** providers (if **we** have a provider with a suitable vehicle available within a reasonable distance of the location where **your vehicle** is usually parked overnight)	**We** will pay the provider of the hire car the daily hire rate.
You choose to arrange the hire car yourself using a provider of **your** choice.	**We** will pay the provider up to $100 per day up to a maximum of $1,500. This amount does not include any costs to reduce the standard hire car excess. Please see the 'Hire car excess' additional benefit for how **we** may provide cover for the hire car excess in the event of a claim. Note, if **we** do not agree with the hire car provider of **your** choice, there is no cover under this policy under the 'Hire car excess' additional benefit.
You choose not to hire a vehicle	**We** will pay the actual costs **you** incur in making alternative travel arrangements (over and above what **you** would have ordinarily incurred), up to $100 per day up to a maximum of $1,500.
There are no suitable hire cars available from any provider within a reasonable distance of where **your vehicle** is usually parked overnight	**We** will pay the actual costs **you** incur in making alternative travel arrangements (over and above what **you** would have ordinarily incurred), up to $100 per day up to a maximum of $1,500.

We may also cover the hire car excess for the hire car provided under this additional benefit – please see the additional benefit 'Hire car excess' for more details on this.
We will not provide this benefit for any other costs such as fuel, upgrade, road tolls or traffic fines while driving the hire car.
Note: please refer to the additional benefit 'Unlimited hire car' to see the hire car cover provided under the Comprehensive Plus cover.

HIRE CAR FOLLOWING THEFT

Comprehensive Plus (refer to 'Unlimited hire car')	Comprehensive ☑	Third Party Property Damage ☒

If **your vehicle** is stolen and **we** have accepted that claim under this policy then **you** are entitled to hire a vehicle of a similar type to **your vehicle**[3]:

- until **your vehicle** is recovered undamaged and:
  - it has been returned to **you** under the additional benefit 'Returning your vehicle if it is stolen'; or
  - **you** have been told where it is located; or
- until **your vehicle** is recovered damaged and the damage has been repaired; or
- until **we** have settled **your** claim as a **total loss**;

for a maximum period of 21 days if **we** have arranged and paid for the hire car (see the options in the table below).

[3]Based on **your vehicle's** category (e.g. mid-size sedan, SUV) and size/capacity for carrying passengers and luggage.

You can choose one of the following options:

Scenario	The most we will pay
We arrange the hire car for **you** using one of **our** providers (if **we** have a provider with a suitable vehicle available within a reasonable distance of the location where **your vehicle** was stolen)	**We** will pay the provider of the hire car the daily hire rate for up to 21 days.
You choose to arrange the hire car yourself using a provider of **your** choice	**We** will pay the provider up to $100 per day up to a maximum of $1,500. This amount does not include any costs to reduce the standard hire car excess. Please see the 'Hire car excess' additional benefit for how **we** treat hire car excesses in the event of a claim. Note, if **we** do not agree with the hire car provider of **your** choice, there is no cover under this policy under the 'Hire car excess' additional benefit.
You choose not to hire a vehicle	**We** will pay the actual costs **you** incur in making alternative travel arrangements (over and above what **you** would have ordinarily incurred), up to $100 per day up to a maximum of $1,500.
There are no suitable hire cars available from any provider within a reasonable distance of where **your vehicle** was stolen	**We** will pay the actual costs **you** incur in making alternative travel arrangements (over and above what **you** would have ordinarily incurred), up to $100 per day up to a maximum of $1,500.

We may also cover the hire car excess for the hire car provided under this additional benefit – please see the additional benefit 'Hire car excess' for more details on this.
Note: please refer to the additional benefit 'Unlimited hire car' to see the hire car cover provided under the Comprehensive Plus cover.

HIRE CAR EXCESS

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **you** are provided a hire car under one of the following additional benefits or optional covers then **we** may also provide cover for the hire car excess for the period that it is hired under the claim:

- for Comprehensive Plus cover:
  - 'Unlimited hire car';
- for Comprehensive cover:
  - 'Hire car following theft';
  - 'Hire car following a not-at-fault accident';
  - 'Hire car extension'.

The cover provided under this additional benefit will depend on how the hire car is arranged, as defined in the table below:

Scenario	Cover for hire car excess
We arrange the hire car for **you** using one of **our** hire car providers or **We** agree to **your** own choice of hire car provider	In the event **you** have a claim for the hire car during the period it is provided under a claim under this policy: ▪ **you** should lodge the claim with the hire car provider; and ▪ pay them any applicable excess. **We** will then pay the difference in the excess charged by the provider (or their insurer) and the **excess you** would have paid under this policy had the definition of **vehicle** been extended to include the hire car. Other than as stated above, this policy does not extend to insure the hire car or its use in any other way.
You choose **your** own hire car provider but **we** do not agree to that provider	No cover is provided under this additional benefit. **You** are responsible for any excess payable to **your** chosen provider.

AUTOMATIC WINDSCREEN EXCESS WAIVER

Comprehensive Plus ☑	Comprehensive ☒	Third Party Property Damage ☒

If **your policy schedule** shows that **you** have Comprehensive Plus cover and there is an incident where the only loss or damage to **your vehicle** is for the following:

- windscreen;
- window glass;
- mirror glass; or
- sunscreen glass;

then **we** will waive the basic **excess** for up to two claims in any **period of insurance**.
Once **we** have waived the basic **excess** on two claims for any of these items during the same **period of insurance**, the basic **excess** will apply for any subsequent claim for these items.
Note: for Comprehensive cover **you** may be able to add the 'Windscreen excess waiver' optional cover for an additional **premium**.

TOWING AND STORAGE

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **your vehicle** is involved in an accident or is stolen, **we** will pay:

- the reasonable costs for **your vehicle** to be towed to a repairer, place of safety or any other place which **we** agree to; and
- if required, the reasonable costs for of storing **your vehicle** at the repairer's premises once the claim has been lodged.

EMERGENCY REPAIRS

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **your vehicle**:

- is involved in an accident;
- suffers malicious damage; or
- is stolen and subsequently recovered in a damaged condition;

then **we** will pay the reasonable costs for necessary emergency repairs to allow **you** to drive **your vehicle** home or to the nearest place of safety.
The most **we** will pay for any one claim is

- $500 for Comprehensive cover; or
- $1,000 for Comprehensive Plus cover;

unless **you** have **our** approval before the emergency repairs are completed.

EMERGENCY ACCOMMODATION AND TRANSPORTATION COSTS

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **your vehicle**:

- is involved in an accident;
- suffers malicious damage; or
- is stolen and subsequently recovered in a damaged condition;

then **we** will pay:

- the reasonable costs to get **you** and **your** passengers home after the incident has occurred; or
- the reasonable costs for emergency accommodation for **you** and **your** passengers for one night if the incident occurred more than 100 kilometres from **your** home.

The most **we** will pay for any one incident is $2,000.
If **you** have incurred the costs and **we** are reimbursing **you** for them then **we** will need proof of the amounts incurred (for example, a receipt for the taxi fare or motel stay).
You may also be entitled to the reasonable costs associated with getting **your vehicle** returned to **you** – please refer to the additional benefits 'Returning your vehicle after repair' and 'Returning your vehicle if it is stolen'.

RETURNING YOUR VEHICLE IF IT IS STOLEN

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **your vehicle** is found after it has been stolen, **we** will pay the reasonable costs to return the **vehicle** to the place where it is normally parked.

RETURNING YOUR VEHICLE AFTER REPAIR

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☑

If **your vehicle** requires repairs following an accident or loss that is covered under this policy and **we** have accepted that claim, **we** will choose to either:

- pay **you** the reasonable costs of travel to:
  - get from the repairer's premises to **your** home, work or a hire car provider (if the hire car is provided under this policy) after dropping the **vehicle** off to be repaired; and
  - get from **your** home, work or a hire car provider (if the hire car is provided under this policy) to the repairer's to collect **your vehicle** after the repairs have been completed; or
- arrange to have **your vehicle** delivered to **you** after the repairs have been completed.

Note: for Third Party Property Damage cover this additional benefit is only available for claims where repairs are performed under the 'Uninsured motorist's extension' additional benefit.

LEGAL COSTS

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☑

We will pay for all reasonable legal fees and expenses incurred in defending any court proceedings arising from accidental loss, damage or liability covered by this policy. **We** must agree to them in writing before they are incurred.
We will not pay any legal fees or expenses relating to any criminal or traffic proceedings.

SUBSTITUTE VEHICLE – LEGAL LIABILITY COVER

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☑

If **you** are using a **substitute vehicle**, then **you** are covered for legal liability arising from loss or damage to other people's property, subject to the terms of this benefit. The legal liability cover for accidents caused by or arising out of the use of the **substitute vehicle** has the equivalent terms and conditions, limits and exclusions as the cover provided for **your vehicle** under the 'Legal liability -third party property damage' section.
If **we** agree to pay a claim for legal liability under this additional benefit the most **we** will pay for a single event or series of related events is $30,000,000 inclusive of GST.
There is no cover for legal liability under this additional benefit when **we** have already accepted a **total loss** claim for **your vehicle.**
We will not pay for:

- any loss or damage to the **substitute vehicle**.

Cover under this additional benefit is limited to:

- one **substitute vehicle** at any point in time; and
- the **substitute vehicle** being driven by **you** or any other driver that is otherwise covered under the terms of this policy.

CLEAN UP COSTS

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If the driver of **your vehicle** is legally liable to pay for the cleaning up of any debris from the scene of an accident, **we** will cover the costs up to a maximum amount of $1,000 per claim.

VEHICLE TRANSPORTED BY SHIP

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **your vehicle** is being transported by ship within Australian territorial waters, **we** will pay **your** contribution for:

- any general average charges (general average means that if a ship's captain finds it necessary to sacrifice some of the cargo to save the ship, the owners of the remaining cargo must contribute towards the loss suffered by the other owners); or
- any salvage charges (the costs associated with recovering a marooned or disabled ship);

if such maritime conditions apply.
It is not necessary for **your vehicle** to be damaged for **you** to be liable for these costs.

PURCHASING A REPLACEMENT VEHICLE

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **you** sell **your vehicle** and purchase a replacement vehicle, **we** will insure **your** replacement vehicle under the terms and conditions of this policy for a period of 30 days from the date of purchase. Cover for **your** replacement vehicle starts when **you** collect it and ends for **your** sold **vehicle** at the same time.
The most **we** will pay for a claim on the replacement vehicle during this 30 day period is the purchase price of the replacement vehicle or $125,000, whichever is lesser.
Cover for the replacement vehicle beyond the 30 day period will only be provided under this policy if:

- **you** give **us** the details about the replacement vehicle; and
- **we** agree that cover has been provided for the replacement vehicle; and
- **you** agree to any changes to the cover provided for the replacement vehicle that **we** require (for example a higher **excess**); and
- **you** pay any extra **premium** that is required.

ARTWORK AND SIGNWRITING

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **your policy schedule** shows that **your vehicle** is used for **business use**, then **we** will pay the cost of reinstating any artwork or signwriting on **your vehicle** if it is damaged in an accident.
We will not pay for any artwork or signwriting if **your vehicle** is not shown as being used for **business use** on **your policy schedule**.

The most **we** will pay for any one claim is $1,000.

ACCESSORIES, SPARE PARTS AND TOOLS

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **your vehicle** is stolen or damaged and **we** have accepted the claim for the loss or damage, then **we** will also pay for:

- non-standard accessories and optional extras up to the lesser of:
  - $2,000; or
  - 5% of the **vehicle's** value (**agreed value** or **market value** depending on what is shown on **your policy schedule**); and
- $250 in total for any tools and spare parts (i.e. portable tyre inflater) for **your vehicle** when they are in or on **your vehicle**.

To cover non-standard accessories and optional extras for more than $2,000 or 5% of the **vehicle's** value **you** must notify **us** of them and **we** must agree for them to be covered under this policy (see the 'About the value of your vehicle' section for more details).
We will not pay under this additional benefit for any non-standard accessory or optional extra that modifies the performance of the **vehicle**, including (but not limited to) modifications that:

- increase the **vehicle's** power output or maximum speed;
- improve the performance of the **vehicle's** steering or brakes;
- lower the **vehicle's** suspension; or
- are designed for the purposes of racing.

Cover for such modifications will only be provided if **you** notify **us** of them and **we** agree to insure them along with the **vehicle**, in which case they will be shown on **your policy schedule**.

TRAILER COVER

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **your vehicle** is stolen or damaged and **we** have accepted **your** claim for that loss or damage, then **we** will also help pay for loss or damage to a trailer that was attached to **your vehicle** at the time it was stolen or damaged.
We will not pay:

- if the trailer was not attached to **your vehicle** at the time the loss or damage occurred;
- for any contents, fixtures or equipment that is attached to, or being carried in or on the trailer.

The most **we** will pay for any one claim is the lesser of:

- the **market value** of the trailer; and
- $2,000.

PERSONAL ITEMS, CLOTHING AND TOOLS OF TRADE

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **you** or a member of **your** family have personal items, clothing and tools of trade that are:

- damaged in an accident involving **your vehicle**;
- damaged in a fire involving **your vehicle**;
- stolen from **your** locked **vehicle**; or
- stolen when **your vehicle** is stolen;

then **we** will pay **you** for the loss or damage to those items. **We** may choose to pay **you** the reasonable replacement value of the lost or damaged items or repair the items. **Our** choice will have regard to the circumstances of **your** claim, including any preference **you** may have.

Personal items are items owned by **you** or a member of **your** family, which are designed to be worn or carried, but do not include:

- money, bullion or negotiable instruments (such as cash, smart cards, vouchers); or
- firearms; or
- items that are used in conjunction with **your** business or occupation.

The most **we** will pay is:

- Comprehensive cover – $1,000 in total per incident;
- Comprehensive Plus cover – $2,000 in total per incident.

CHILD SEAT OR BABY CAPSULE

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **you** have one or more child seats or baby capsules and:

- they are stolen from **your vehicle**; or
- they are damaged in an accident or fire whilst in **your vehicle**;

then **we** will pay to replace them up to a maximum amount of $1,000 in total for any one claim.

RE-KEYING AND RE-CODING

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If the keys to **your vehicle** are:

- lost or stolen; or
- damaged or destroyed;

then **we** will pay for the replacement of the keys and, if necessary, to re-code the locks on **your vehicle**.
The most **we** will pay under this additional benefit is $2,000 for any one claim once the basic **excess** on the policy has been applied.
We will not pay under this additional benefit if:

- the keys have been stolen and **you** have not reported it to the police;
- the keys have been stolen by a family member, invitee or someone who lives with **you**.

A claim under this additional benefit does not entitle **you** to claim the additional benefit 'Hire car following theft'.

UNINSURED MOTORIST'S EXTENSION

Comprehensive Plus ☒	Comprehensive ☒	Third Party Property Damage ☑

If **your policy schedule** shows that **you** have selected Third Party Property Damage cover, **we** will cover loss or damage to **your vehicle** arising from an accident where all of the following conditions are met:

- the driver of **your vehicle** did not cause or contribute to the incident claimed; and
- the other driver had no insurance cover for the damage caused by the vehicle they were driving, or **we** cannot establish this through enquiries **we** make within a reasonable timeframe; and
- **you** can provide **us** with the full name and address of the responsible driver, and the registration number of their vehicle; and
- **you** agree that **we** can recover any amount paid by **us** to **you** from the responsible driver on **your** behalf.

The most **we** will pay under this additional benefit is $5,000, including any costs associated with towing and storage of **your vehicle** if it is unable to be driven following the accident.
We will not pay under this additional benefit if the driver of the other vehicle was:

- **you**; or
- **your** spouse, de facto partner or any member of **your** immediate family; or
- any person who usually lives with **you**.

OPTIONAL COVERS

You can ask **us** to add one or more of the following optional covers to **your** policy, depending on the level of cover that **you** have chosen and that is shown on **your policy schedule**. Please refer to the table at the top of each optional cover to determine whether it can be added under the level of cover **you** have chosen.

The details of the optional covers added will be shown on **your policy schedule**. If these optional covers are not shown on **your policy schedule,** then they have not been added to **your** policy and the coverage described in this section does not apply.

This section shows what is covered under each of these optional covers if they have been added to **your** policy, and what limitations or exclusions there are. In addition, the terms in the 'General Exclusions' section should also be referred to when determining whether any additional cover will be paid or provided.

WINDSCREEN EXCESS WAIVER

Comprehensive Plus (refer to 'Automatic windscreen excess waiver')	Comprehensive ☑	Third Party Property Damage ☒

If **your policy schedule** shows that **you** have included the 'Windscreen excess waiver' optional cover and there is an incident where the only loss or damage to **your vehicle** is for the following:

- windscreen; or
- window glass; or
- mirror glass; or
- sunscreen glass;

then **we** will waive the basic **excess** for one claim in any **period of insurance**.

Once **we** have waived the basic **excess** on one claim for these items, the basic **excess** will apply for any subsequent claim for any of these items during the same **period of insurance**.

Note: for Comprehensive Plus cover please see the 'Automatic windscreen excess waiver' additional benefit which is automatically included for that level of cover.

CHOICE OF REPAIRER

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **your policy schedule** shows that **you** have included the option for 'Choice of Repairer' **you** may choose any licensed repairer to repair **your vehicle**.

If **your** claim is accepted and **your vehicle** can be repaired, **we** will arrange for a quote to be provided to **us** by **your** chosen repairer and **we** will assess the quote and repair method proposed by **your** chosen repairer.

We will either:

- authorise the repairs, or
- pay **you** the reasonable cost of repairing **your vehicle**;

as detailed in the 'Claims' section under 'Choice of Repairer'.

We may not accept **your** repairer's estimate if **we** believe:

- they don't have the equipment or expertise to repair **your vehicle**;
- the scope of repairs may not be correct; or
- their estimate is not reasonable.

We determine the reasonable cost of repairing **your vehicle** by considering a range of factors including:

- the quote from **your** chosen repairer;
- a quote from a **preferred repairer** (or another repairer chosen by **us**) that **we** may choose to obtain;
- reports from an experienced motor vehicle assessor appointed by **us**;
- the location of **your vehicle**.

We may require **your vehicle** to be moved elsewhere, at **our** expense, to be assessed or to obtain an alternative quote.

HIRE CAR EXTENSION

Comprehensive Plus (refer to 'Unlimited hire car')	Comprehensive ☑	Third Party Property Damage ☒

If **your policy schedule** shows that **you** have included the 'Hire car extension' optional cover and:

- **your vehicle** is unable to be driven or needs repairs due to loss or damage from an accident; and
- **we** have accepted **your** claim under this policy for that loss or damage;

then **you** are entitled to hire a vehicle of a similar type to **your vehicle**[4] from the date **your vehicle** is left at the repairer's premises:

- until the repairs to **your vehicle** have been completed; or
- until **we** have settled **your** claim as a **total loss**;

for a maximum period of 14 days.
You can choose one of the following options:

Scenario	The most we will pay
We arrange the hire car for **you** using one of **our** providers (if **we** have a provider with a suitable vehicle available within a reasonable distance of the location where **your vehicle** is usually parked overnight)	**We** will pay the provider of the hire car the daily hire rate for up to 14 days.
You choose to arrange the hire car yourself using a provider of **your** choice	**We** will pay up to $80 per day for a maximum period of 14 days. This amount does not include any costs to reduce the standard hire car excess. Please see the 'Hire car excess' additional benefit for how **we** treat hire car excesses in the event of a claim. Note, if **we** do not agree with the hire car provider of **your** choice, there is no cover under this policy under the 'Hire car excess' additional benefit.
You choose not to hire a vehicle	**We** will pay the actual costs **you** incur in making alternative travel arrangements (over and above what **you** would have ordinarily incurred), up to a maximum amount of $1,120.
There are no suitable hire cars available from any provider within a reasonable distance of where **your vehicle** was stolen	**We** will pay the actual costs **you** incur in making alternative travel arrangements (over and above what **you** would have ordinarily incurred), up to a maximum amount of $1,120.

This optional cover does not apply if cover is provided under the additional benefits 'Hire car following theft' or 'Hire car following a not-at-fault accident'.
We may also cover the hire car excess for the hire car provided under this optional cover – please see the additional benefit 'Hire car excess' for more details on this.

Note: for Comprehensive Plus cover please see the additional benefit 'Unlimited hire car' which is automatically included for that level of cover.

[4]Based on **your vehicle's** category (e.g. mid-size sedan, SUV) and size/capacity for carrying passengers and luggage.

OPTIONAL BENEFIT

If **you** have selected Comprehensive Plus or Comprehensive cover then **you** may be able to add **BZI** 'Roadside assistance' for an additional fee.
If **you** do ask **us** to add 'Roadside assistance' and **we** agree, any fees **we** charge for this optional benefit will be shown separately on **your policy schedule**.
If this optional benefit is not shown on **your policy schedule,** then it has not been added to **your** policy and the coverage described in this section does not apply.

ROADSIDE ASSISTANCE

Comprehensive Plus ☑	Comprehensive ☑	Third Party Property Damage ☒

If **you** have selected Comprehensive Plus or Comprehensive cover then **you** may be able to add BZI Roadside Assistance for an additional fee in which case it will be shown on **your policy schedule** as being included.

BZI Roadside Assistance is provided by one of Australia's leading emergency assistance providers and offers 24-hour, 7-day assistance Australia-wide, including the following benefits (subject to conditions and limits):

- minor repairs following a breakdown;
- assistance with changing flat tyres (but not the cost of the replacement tyre);
- towing **your vehicle** to the nearest mechanical workshop or repairer;
- getting **your vehicle** started after a flat battery (the cost of the battery is at **your** expense);
- delivery of emergency fuel; and
- gaining access to **your vehicle** when **your** keys are locked inside it.

The provision of BZI Roadside Assistance is subject to separate BZI Roadside Assistance Terms and Conditions, which specify the benefits provided, including any conditions, limitations or exclusions. The BZI Roadside Assistance Terms and Conditions do not form part of **your** policy and any use of BZI Roadside Assistance will not be a claim made under **your** policy. If **you** purchase BZI Roadside Assistance then the BZI Roadside Terms and Conditions will be provided to **you** by **your** intermediary alongside the rest of the documentation supporting this policy. They can also be provided by **your** intermediary prior to purchase if **you** are interested in understanding more about this option.
BZI Roadside Assistance may not be available for all vehicles, for example based on the type of vehicle or its age. If **your vehicle** is not eligible for BZI Roadside Assistance then this option will not be offered.
You can use the benefits of BZI Roadside Assistance even if **you** are not making a claim on this policy.

GENERAL TERMS AND CONDITIONS

The following general terms and conditions apply to **your** policy:

Term/condition	
Precautions	**You** must take reasonable care to prevent or minimise loss, damage, injury, illness or liability.
Looking after **your vehicle**	**You** must keep **your vehicle** (or **substitute vehicle**) in good condition at all times. If **your vehicle** (or **substitute vehicle**) has suffered loss or damage **you** must take reasonable steps to protect or safeguard it, including, but not limited to, when **you** have been notified of its location after it has been recovered following its theft or removing **your vehicle's** keys and locking it when unattended.
Fraudulent claim	If **you** or any party covered by **your** policy makes a claim or arranges for some other party to make a claim that is in any way false, dishonest or fraudulent, then payment of the claim may be refused. This above term does not apply where **we** have reviewed the claim and are reasonably satisfied that a particular person covered by this policy, who has a financial interest in the insured property, in respect of the claimed incident: ▪ was a victim of domestic violence, coercion or a vulnerable person; and ▪ did not contribute to, assist, facilitate or cause it. If so, and the incident otherwise meets the terms of this policy, **we** will settle the claim for that particular person, but only to the extent of their financial interest in the insured property or legal liability.
Cancellation	**You** may cancel **your** policy at any time. **We** will refund to **you** a proportion of the **premium** and (if applicable) roadside assistance fees for the unexpired **period of insurance** (less any non-refundable government charges, taxes and levies that **we** have paid and are not recoverable), provided that the cancellation does not fall during the period of time referred to in the 'Cooling-off period' section. Any agency fee that has been added to the **premium** will only be refunded if the policy is cancelled within the cooling-off period or where the cancellation is effective from the start of the **period of insurance**. **We** may cancel this policy by notice in writing for any reason available to **us** at law. Unless **we** cancel **your** policy for the reason of fraud, **we** will refund to **you** a proportion of the **premium** for the unexpired **period of insurance** (less any non-refundable government charges, taxes and levies that **we** have paid and are not recoverable).
Alteration of risk	**You** must promptly tell **us** as when there is a change in the risk **we** insure under this policy, when one of the following happens: ▪ modifying **your vehicle** or adding additional non-standard accessories to it that are not listed on **your policy schedule**; ▪ when there is a change to the usage of the **vehicle**, such as it starts to be used for any business activity; ▪ if any detail on **your policy schedule** is no longer accurate, such as the address where the **vehicle** is normally parked overnight; ▪ if there is a change in who should be a **named driver** under this policy; or ▪ if there are any changes to the finance on **your vehicle**. If **you** do not tell of about a change listed above, then **we** may reduce or refuse a claim made under this policy. If **we** agree to the change **you** tell **us** about, **we** will provide an updated **policy schedule**. **You** will need to pay **us** any additional **premium we** ask for to make an agreed change to **your** policy. If **you** do not pay **us** this additional **premium**, **we** may not make the change. Otherwise, **we** may explain that **we** can no longer cover **you** or **your vehicle** and that **your** policy will be cancelled. **We** may also explain that **we** cannot offer renewal of **your** policy.

Term/condition	
Other party's interests	**You** must tell **us** of all parties who have a financial interest in the **vehicle** insured under this insurance policy, such as financiers, lessors or other owners. This term is subject to sections 48 and 49 of the Insurance Contracts Act 1984 (Cth).
Other insurance and contribution	When making a claim, **you** must notify **us** of any other insurance that **you** are aware will or may, whether in whole or in part, cover any loss insured under **your** policy. If at the time of any loss, damage or liability there is any other insurance (whether issued to **you** or 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).
Keeping proof of value	Please retain reasonable evidence of proof of purchase of **your vehicle**, its extras, accessories and modifications (if applicable) and any other property that is covered under this policy. Evidence includes a contract of vehicle purchase, receipts, valuations and photographs of insured items. **You** should keep these or other reasonable evidence so that **you** can prove ownership and the value of any loss if **you** have to claim.
Notifications	All notices and communications must be made or confirmed in writing by **you** or **your** intermediary. Other forms of communication will not be acted upon by **us** until confirmed in writing by **you** or **your** intermediary.
Sending you documents	Documents relating to **your** insurance policy will be sent by post or email. Where **you** have been given the choice, they will be sent by **your** chosen delivery method and **you** can change **your** preference at any time. It is **your** responsibility to make sure **your** contact details are current (including telephone number, email and mailing address where relevant) and **you** must update these as soon as they change.
Jurisdiction	Any disputes arising from this policy will be determined by the Courts, and in accordance with the laws, of the state or territory where the **vehicle** is registered.
References to legislation	Legislation referenced in this policy includes subsequent legislation. Any term used in this policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation. 'Subsequent legislation' means: ▪ an act or regulation as amended, replaced or re-enacted; ▪ where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.

GENERAL EXCLUSIONS

There is no cover under any section of this policy for a claim, where at the time of the damage, loss, cost or legal liability that resulted in the claim, any of the following apply:

THE DRIVER OF THE VEHICLE

Your vehicle (or **substitute vehicle**) was being driven by:

- any person, including **you**, who was not properly licensed to drive **your vehicle** (or **substitute vehicle**).
  This exclusion does not apply if **you** can prove that:
  - **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**); or
  - **you** had no reason to suspect that they were not properly licensed or were not complying with any conditions imposed on their licence.
- someone listed on **your policy schedule** as a "declined driver".
- any person, including **you**, who:
  - was under the influence of alcohol and/or of any drug, or had a breath and/or blood alcohol level in **excess** of the legal limit prescribed by the law applying in the state or territory where the accident or event occurred;
  - refuses to submit to any test to determine the level of alcohol and/or drugs in the blood when reasonably requested by the police.

  This exclusion does not apply if **you** can prove that:
  - **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**); or
  - **you** had no reason to suspect that they were affected by alcohol and/or drugs.

THE VEHICLE

Your vehicle (or **substitute vehicle**) was:

- being used to:
  - carry a number of passengers; or
  - carry or tow a load: which is greater than relevant transport law allows or the **vehicle's** manufacturer has specified.

  This exclusion does not apply if **you** can prove that the fact that the **vehicle** was overloaded did not cause or contribute to the loss, damage or liability.
- being used while in an unsafe or unroadworthy condition.
  This exclusion does not apply if **you** can prove that:
  - **you** or the relevant **named driver** could not reasonably have detected the unsafe or unroadworthy condition; or
  - the fact that the **vehicle** was in an unsafe or unroadworthy condition did not cause or contribute to the loss, damage or liability.

THE USAGE OF THE VEHICLE

Your vehicle (or **substitute vehicle**) was being used:

- to deliver food or other goods for reward;
- for hire, including as part of a car sharing service or platform, for reward;
- to carry passengers for hire, fare or reward (including ridesharing), except:
  - under a private pooling arrangement; or
  - where **we** have agreed in writing.
- airside at any airport.
- in any:
  - motor sport event, time trial or pacemaking;
  - trials, tests or experiments for reliability, speed or hill-climbing performance;
  - motor trade demonstration; or
  - being tested in preparation for any of the above;

  except where **your vehicle** (or **substitute vehicle**) was being used in a registered charity rally and **we** have agreed to cover it.
- wilfully and recklessly by **you** or by someone with **your** permission to drive it. For example, but not limited to, street racing or burnouts.
- by **you** or by someone with **your** permission for an unlawful purpose or illegal activity (such as, but not limited to, a ram raid, carrying drugs or carrying stolen goods).
- to carry flammable substances, chemicals or explosives, unless they are substances and quantities **you** are legally allowed to carry.

OTHER EXCLUSIONS

The loss, damage or liability was:

- from a bushfire, grassfire, storm, hail, flood or tsunami in the first 72 hours of cover, unless this policy began on the same day:
  - **you** purchased **your vehicle**; or
  - that another policy which provided comparable insurance cover for the **vehicle** expired (but not when **you** cancelled the policy prior to its expiry date). Cover will only be provided up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first 72 hours specified).
- incurred anywhere outside of Australia.
- due to a deliberate, intentional, malicious or criminal act by **you** or a person acting with **your** express or implied consent. This exclusion will not apply where **we** have reviewed the claim and are reasonably satisfied that a particular person covered by this policy, who has a financial interest in the insured property, in respect of the claimed incident:
  - was a victim of domestic violence, coercion or a vulnerable person; and
  - did not contribute to, assist, facilitate or cause it.

  If so, and the incident otherwise meets the terms of this policy, **we** will settle the claim for that particular person, but only to the extent of their financial interest in the insured property or legal liability.
- a result of or connected with any **act of terrorism** (regardless of whether any other cause or event was contributing concurrently or in any other sequence).
- a result of or connected with any action taken in controlling, preventing or suppressing any **act of terrorism**.
- caused by any war, hostilities or warlike operations (whether war be declared or not), rebellion, civil war, revolution, insurrection, military or usurped power, invasion, acts of foreign enemy, or popular or military uprising.
- due to radioactivity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste.
- due to the lawful seizure by any person or organisation of **your vehicle** (or **substitute vehicle**);

- in any way related to the existence at any time of asbestos.
- caused by, or arises from or in connection with a **cyber incident**. However, **we** will cover physical loss of or damage to the **vehicle** resulting from:
  - damage to, failure of or unavailability of its **computer systems;** and/or
  - loss of, corruption of, or loss of access to **electronic data,**

  caused by a **cyber incident**, if such loss is otherwise covered by this policy.

  We will also cover **your** reasonable legal costs and expenses incurred in defending any claim with respect to **your** legal liability to pay compensation arising from physical accidental damage to someone else's property caused by the use of **your vehicle** and as a result of, arising from or in connection with a **cyber incident**.

This policy does not cover:

- any pre-existing damage.
- depreciation or wear and tear to **your vehicle** (or **substitute vehicle**).
- damage to tyres caused by the application of brakes or by road punctures, cuts or bursts, except as covered under the Optional benefit 'Roadside assistance' if this has been added and is shown on **your policy schedule**.
- mechanical or electrical breakdown, failure or breakage to **your vehicle** (or **substitute vehicle**), except as covered under the optional benefit '
- any non-financial loss including (but not limited to) any losses arising from physical inconvenience, time taken to resolve a claim or settlement, interference with expectations of enjoyment or peace of mind, injury to feelings or humiliation or pain and suffering.
- any consequential loss, including (but not limited to), any loss arising from:
  - loss of profits, revenue or production;
  - loss of denial or opportunity;
  - loss of access to markets;
  - loss of goodwill;
  - loss of business reputation, future reputation or publicity, damage to credit rating; or
  - loss of use or indirect, remote, abnormal or unforeseeable loss.
- or pay any claim or provide any benefit under this policy, to the extent that it is unlawful for **us** to do so;.
- or pay any claim or provide any benefit under this Policy, to the extent that to do so may expose **us** to any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

DEFINITIONS

Term	Definition
Act of terrorism	An **act of terrorism** is any act, or preparation in respect of action, or threat of action designed to influence the government of the day or de facto government 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 government, and which: ▪ involves violence or threat of violence against one 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 disrupt an electronic system.
Agreed value	**Agreed value** means the **vehicle** sum insured shown on **your policy schedule** plus the value of any non-standard accessories or modifications added to **your vehicle**.
Business use	**Business use** means that: ▪ **your vehicle** is registered in a business name; or ▪ used for income earning purposes; and ▪ **your policy schedule** shows that it is used for business purposes. **Business use** does not include **your vehicle** being used for carrying passengers for hire, fare or reward (including ridesharing), unless **we** have agreed to provide cover in writing.
BZI	Blue Zebra Insurance Pty Ltd, ABN 12 622 465 838, AFS Licence Number 504130. **BZI** acts as an agent of the **insurer** under a binder agreement.
Computer system	**Computer system** means any computer, hardware, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or **electronic data** storage device, networking equipment or back up facility.
Cyber incident	**Cyber incident** means: ▪ an unauthorised or malicious act; or ▪ malware, Virus, hacking, denial of service or similar mechanism, affecting access to, use of or operation of any of **your vehicle's computer systems** or causing loss of, corruption of, or loss of access to **electronic data**.
Electronic data	**Electronic data** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.
Excess	**Excess** means the first amount of each claim that **you** or the person making the claim must pay. In this policy there a number of different **excesses** which may apply for any given claim. The amount of these **excesses** will be shown on **your policy schedule** or in this PDS. See the 'Excesses' section for more information about **excesses** and when which applies.
Insurer	QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545.

Term	Definition
Market value	**Market value** means the amount it would cost to replace **your vehicle** with a vehicle of the same make, model, age and condition immediately before the loss or damage. **Market value** includes registration and compulsory third party insurance, but does not include stamp duty transfer, dealer warranty costs or transfer fees. **We** may refer to one or more accepted motor vehicle valuation guide used by the motor industry to determine the **market value** of **your vehicle**.
Named driver	A **named driver** is a driver who is listed on **your policy schedule** as someone who will drive **your vehicle**. **You** must tell **us** about a driver who drives **your vehicle** more than 10% of the time, and if **we** agree, **we** will list them on **your policy schedule** as a **named driver**.
Period of insurance	**Period of insurance** means the dates and times over which **your** insurance cover is valid, ending on the expiry date as shown in **your policy schedule** unless the policy is terminated earlier in accordance with the policy terms and conditions.
Policy schedule	**Policy schedule** means the relevant **policy schedule** issued by **us**. This is a separate document unique to **you**, which shows the insurance details personal to **you**. It includes any changes, conditions and exclusions made to suit **your** individual circumstances and that may amend the cover provided.
Preferred repairer	**Preferred repairer** means a repairer that has been appointed by **us** as a **preferred repairer** based on **our** assessment of their high levels of quality, workmanship, cost effectiveness, efficiency and timeliness.
Premium	**Premium** means the amount(s) shown in **your policy schedule** that **you** have to pay for the cover **we** provide which is inclusive of Insurance Duty, Goods and Services Tax (GST), Emergency Services Levy (where applicable) and any additional government charges. Any fees **we** charge for roadside assistance are not considered to be part of **your premium**.
Substitute vehicle	**Substitute vehicle** means a vehicle that does not belong to **you** that has been hired or borrowed by **you** while **your vehicle** is not in use because it is being repaired, serviced or is not able to be driven as a result of a mechanical breakdown.
Total loss	**Total loss** means when, in **our** opinion, **your vehicle** is either: ▪ so badly damaged that it would not be safe or economical for it to be repaired; or ▪ stolen and not recovered within 14 days of **you** notifying the police of the theft and **we** are satisfied that **your** claim is in order.
Vehicle (or **Your Vehicle**)	**Vehicle** means a roadworthy and registered motor vehicle that is shown on **your policy schedule**, including: ▪ its standard tools, modifications and accessories, as supplied by the manufacturer; and ▪ any fitted or non-standard extras, modifications or accessories, which are either in or on the **vehicle**, or in **your** locked and secure private garage (see 'About the value of your vehicle' section). **You** must tell **us** about any non-standard accessories fitted to **your vehicle** or modifications that enhance its performance and if **we** agree to insure them as part of **your vehicle**, they will be listed on **your policy schedule**.

Term	Definition
Virus	**Virus** means any computer malware, virus or similar mechanism, computer program or code, including but not limited to, any malicious software, file, ransomware, virus, boot sector virus, macro virus, hostile applet, Trojan horse program, java virus, ActiveX virus, worm, logic bomb or other executable program or code which initiates an event on infected computer equipment, causing modification of or damage to data, memory or data media or otherwise adversely affecting directly or indirectly the operation of or access to any **vehicle computer system** or any data or information therein.
We, us, our	Blue Zebra Insurance Pty Ltd (**BZI**) ABN 12 622 465 838, AFS Licence Number 504130 to the extent it is acting as an agent of the **insurer** under a binder agreement, or otherwise the **insurer**. With respect to 'Complaints' in the 'Important Information' section, we, us, our means QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545.
You/your	In this policy **you/your** means all the people named as the insured on **your policy schedule**.

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is an important document designed to help you decide whether to use the financial services offered.

It contains information about how Blue Zebra Insurance Pty Ltd, ABN 12 622 465 838, AFSL 504130 (BZI) administers the policy and arranges the policy.

What financial services are provided?

BZI holds an Australian Financial Services Licence (AFSL) to deal in and provide general advice on general insurance products and to provide claims handling and settling services. BZI is responsible for the provision of these services under its own AFSL.

BZI acts under a binder authority from QBE Insurance (Australia) Limited (the insurer), who is the issuer of this product. This means that BZI can bind the insurer with this policy and can handle or settle claims on behalf of the insurer. BZI acts for the insurer when providing these services and not on your behalf. You can find full details of BZI and the insurer in the Important Information section in the PDS.

Any advice given to you by BZI about Motor Insurance will be of a general nature only and will not take into account your personal objectives, financial situation or needs. You need to determine whether this product meets your needs.

How are we paid?

BZI is paid a commission by the insurer when you buy this Motor insurance policy. This commission is included in the premium that you pay and may be up to 20% of the premium paid excluding any government taxes and levies. BZI receives this commission from the insurer after you have paid the premium.

Commission received by BZI is used to meet our distribution expenses, which include any commission payable to your broker.

BZI may add an agency fee to the premium that is charged. Any agency fee will be noted on your policy schedule.

BZI may also receive a share of the profit earned by the insurer if the insurer makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when the insurer exceeds its underwriting targets in a given year.

BZI employees are paid an annual salary and may be paid a bonus based on business performance.

Further information

For more information about remuneration or other benefits received for the financial services provided, please ask your intermediary or contact us using the details noted in this document within a reasonable time of receiving this FSG and before you choose to buy this product.

Complaints

If you have a complaint about the financial services provided by BZI in relation to this product please refer to the PDS for details of the complaint resolution process.

What professional indemnity insurance arrangements do we have in place?

BZI holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by BZI and our employees (even after they cease to be employed). BZI's policy meets the requirements of the Corporations Act 2001 (Cth).

Who is responsible for this document?

The insurer is responsible for the PDS. BZI has authorised the distribution of this FSG.

This combined FSG and PDS was prepared on 12 December 2025.

BlueZebra

BZ_PM_PDS_FSG_260701

QM10222-0726

Contact Details

Blue Zebra Insurance Pty Ltd
ABN 12 622 465 838
AFS Licence 504130
PO Box R804
Royal Exchange NSW 1225

1300 171 535

info@bzi.com.au

bzi.com.au

For Claims

www.bzi.com.au/newclaim

1300 253 692

Overseas phone: +61 1300 253 692

Motor Vehicle Cover
STANDARD

* 48 hour cooling off period.

365 Roadside Assistance

STANDARD MEMBER BENEFITS - *Just enough benefits to keep you on the road.*

M Minor Repairs and Tyre Assistance

Wherever possible we will repair the usual causes of breakdown related problems including your flat tyres.

B Jump Start and Battery Replacement

We will assist in getting you started with minor issues to your battery. If required, we will provide a replacement. The cost of the battery is at your expense.

A Accident Coordination and Towing

Where your vehicle has been involved in an accident we will arrange to transport the vehicle to either an approved accident repairer, or a repairer of your preference.

We will also advise the caller of the appropriate information to obtain from other parties involved in the accident such as:

- Third Party's name
- Address
- Contact numbers
- Vehicle registrations
- Insurance details and;
- Any witness details

T Towing

In the event that your vehicle is immobilized, or is not safe to drive, we will transport the vehicle to the nearest mechanical workshop or repair agent up to:

- 20 kilometres in metropolitan areas and;
- 50 kilometres round trip in regional areas

E Emergency Fuel

We will either deliver up to $10 of emergency supply fuel, or transport your vehicle to the nearest refueling station.

L Lock-outs

We will assist you to gain access to your vehicle in the event you have locked your keys in the car.

WHY US?

Because we are very flexible

Today everyone opts for road travel, be it driving to your workplace, or a long trip from one city to another. Roads are our mainstream channel of transportation, and, as common as they are, equally as common are roadside accidents, car problems and other hurdles. This is where roadside assistance comes in handy.

So why wait for the problem to arrive to call for assistance? You'd rather be safe than sorry and already be covered with a predetermined package that allows you to have peace of mind roadside assistance, 365 days a year, 24 hours a day with 365 Roadside Assistance.

We work in communities, for communities

We know that a $1 provided to a locally owned network supporting provider, will be spent five times through that very community.

We ask clients in cities, towns and rural communities to join 365 and for that reason we use those providers (where we can) who work, live and operate in those local communities. It is both the key and long term initiative 365 will continue to focus on to ensure our success.

365 Roadside Assistance Level5, 63 York St NSW 2000
Tel: 1300 302 500 E-mail: support@365roadsideassistance.com

National Coverage

We will always help you and our support and coverage is CONSISTENT Australia Wide.

Our repair network covers every state and territory in Australia.

24/7 Assistance Call Centre

Our call centre is available 24/7, everyday of the year.

Telephone: 1300 302 500

BLUE ZEBRA INSURANCE

Blue Zebra Insurance (BZI) is pleased to be partnering with 365 Roadside Assistance to deliver roadside assistance as part of the BZI Motor Insurance policy.

Please contact your insurance broker to find out more about BZI, the insurance products it issues and to obtain a copy of the PDS.

You can find out more at www.bzi.com.au

Motor Vehicle Cover

STANDARD Policy conditions and exclusions

365 Roadside Assistance

Membership Validity

- 365 Roadside Assistance (365) provides membership assistance Australia-wide. Your membership is valid for the vehicle which you nominate to us only.
- Service and benefits become effective two working days (48 hours) after receipt of payment. See cooling off period.
- Any support provided must not be pre-existing to the paid membership period. If we/the attending contractor determines that the breakdown has occurred prior to the period of membership then 365 can refuse to assist or you will be asked to pay for the assistance.
- You must remain with your vehicle after requesting a service. If you are not in attendance with your vehicle at the time the service provider arrives, the service cannot be supplied and one call-out will be deducted from the member's' call-outs. Further call-outs related to the same breakdown will be considered as a separate call-out.
- 365 reserves the right to withdraw or withhold services in the event a member is violent, abusive, or attempting to receive service by deception.
- If you change your vehicle registration number or home address you must advise us within 7 days.
- If you sell your vehicle you must provide us the new members details via email within seven days of the sale of the vehicle. Otherwise the membership will automatically lapse.

Cooling Off Period

- 365 have a 48 hour cooling off period. This means when you purchase the membership cover and on receipt of payment, the cover becomes available for use 48 hours post purchase.
- This is a one off cooling period for the initial set-up of membership. Once a member, subsequent annual renewals or option upgrades will receive instant continuing coverage.
- Membership fees are non-refundable, and your membership is non-transferable.

Towing and Distance

- Distances shown for towing (Standard - 20kms Metro & 50kms Regional, Premium - 50km's Metro & 100Kms Regional) - apply to ALL services that 365 attend to at the roadside.
- If we have to travel further we will help, however, you will be required to pay the per km rate as quoted to you prior to the job being attended to.
- When requesting roadside assistance you must provide the correct vehicle details and the exact location of the vehicle.
- If we are not able to confirm your membership or locate your vehicle based on the information you provide to us, all services will be at your expense.
- Towing will be provided using the most appropriate equipment available (such as lift-tow or flat-top truck) as determined by 365.
- Should Specialised Towing Equipment or Personnel be required (such as power winches, extended cables or hydraulic vehicle moving jack dolly's etc) this service will be at the driver/member's expense – payable at time of service.

Coverage Service

- Roadside assistance is only available on any sealed or designated roads, accessible by standard 2-wheel drive recovery vehicles, that the service provider deems to be safe.
- Roadside assistance is only provided where the weight of the vehicle is less than 3.5 Tonnes GVM and the length of the vehicle is less than 5.5 metres.
- If you are located in a regional or remote location further than the nominated distances outlined above and require assistance, you may be charged an additional call out fee.

Roadside assistance is provided in the event of an unexpected mechanical breakdown. It does not cover vehicle maintenance or permanent repairs. Temporary repairs may be made at the request of the member/driver to mobilise the vehicle (where able). However, regular maintenance or any mechanical repairs, major or otherwise, is the member's responsibility and will be at the member's expense.

Exclusions and Limitations

The provision of benefits and services under 365 Roadside Assistance is subject to the following exclusions:

- Vehicles over 15 years of age.
- Your vehicle being left unattended.
- Your vehicle being unregistered.
- Your vehicle is involved or connected to any form of motor sports.
- Any caravan or trailer that is towed by your vehicle. Additional cover options are available for caravan and trailers. Speak to your 365 representative for bundle options.
- Your vehicle operating as taxi, rental vehicle, limousine, or hire vehicle.
- Service calls for your vehicle due to vehicle abuse or neglect (as reasonably determined by us).
- Service calls for your vehicle due to failure to use reasonable care with your vehicle or failure to conduct regular preventative vehicle maintenance or provision of inappropriate repair or maintenance to your vehicle.
- Repeated service calls for your vehicle due to owner/driver faults, or failure by you to comply with our instructions.
- Service calls for your vehicle due to accident damage.
- Service calls due to break-in (or attempted break-in) of your vehicle.
- Service calls due to fitment of non-genuine accessories or inappropriate or incorrect fitment of parts or accessories.
- Your vehicle being located in a remote location (this is deemed as being a location not trafficable by a two-wheel drive recovery vehicle) or your vehicle is located in a Restricted Access Area or not within a Service Area.
- Your vehicle being immobilised due to inappropriate maintenance, repair or use, caused intentionally or by negligence on the part of the owner, the driver or any other third party.
- Bogged vehicles. Except where access is available and is trafficable by a two-wheel drive recovery vehicle and no other specialist equipment is necessary. Should specialist equipment become necessary, additional costs are the driver's responsibility. Drivers will be advised of this condition prior to attendance by our Service Provider and service is at 365's discretion.

Key recovery limitations. In the event the member insists the vehicle be broken into to recover keys locked inside the vehicle, no responsibility or liability is taken by 365 or its contractors for any damage to your vehicle that may occur as a result. Due to contractor limitations, this service may not be available in all cases.

Towing limitations. If a member has received and continues to request roadside assistance or towing for a vehicle repeatedly on an unjust and excessive number of instances, we may refuse to provide further Roadside Assistance or Towing and will then offer an alternative service at the member's expense – payable upon request of service.

365 reserves the right to amend prices and inclusions of policies without prior notice.