



Aussie

Insurance



Motor Vehicle Insurance

Product Disclosure Statement

This Product Disclosure Statement (PDS), incorporating the policy wording, was prepared on 19 August 2010 and tells you about Aussie Motor Vehicle Insurance to help you decide if this cover is right for you. Any advice provided is general only and does not take into account your individual circumstances. You should carefully read this and any other documentation we send you, such as your Insurance Certificate. Keep them in a safe place for future reference.

Aussie Motor Vehicle Insurance is issued by The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 of Level 38, 2 Park Street, Sydney NSW 2000. Aussie Motor Vehicle Insurance is promoted by AHL Investments Pty Ltd (Aussie), ABN 27 105 265 861 of Level 23, 363 George Street, Sydney NSW 2000. The Aussie name and logos are trademarks of Aussie, an Authorised Representative of The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436. From time to time, updates about Aussie Motor Insurance which are not materially adverse to you may be found on the Aussie website at aussie.com.au/insurance and if you request a paper copy of any updated information, this will be provided to you free of charge.

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Welcome to Aussie Insurance

Since our establishment in 1992, Aussie has grown to become Australia's leading non-bank financial services group, with operations spanning all mainland capital cities and major regional centres across Australia.

With a national mortgage broking service, our own range of home loans, car and personal loans, a credit card and general and life insurance, we provide innovative financial solutions to more than 250,000 customers.

At Aussie, we understand the importance you place on protecting your most valuable assets like your family, your home and your car. We are always looking for the best solutions for our customers, so we're delighted to bring you Aussie Insurance. With comprehensive protection for your home, contents, car and investment property, Aussie Insurance policies can help you put yourself in a better place.

Aussie Insurance is focused on providing innovative, affordable and easy to understand insurance solutions.

Aussie Motor Vehicle Insurance is issued by the insurer, The Hollard Insurance Company Pty Ltd (Hollard). Hollard has sole responsibility for the PDS, the Policy and the assessment and payment of claims. Aussie have consented to being named in this PDS, in the form and context in which they appear and have not withdrawn this consent before the date of this PDS.

Overview

What this PDS is all about

Aussie Motor Vehicle Insurance is designed to give you affordable, easy to understand cover for your vehicle to protect you in the event of a crisis. If you take out Comprehensive Cover, your vehicle will be covered for loss or damage arising out of an accident, theft or fire, together with legal liability cover for damage caused to other people's property. If Comprehensive Cover is not for you, try Third Party Property Cover for legal liability only or our Third Party Property Fire and Theft Cover for legal liability, fire and theft.

Full details of these covers are contained in this PDS.

We're trying really hard to reduce your premiums

Aussie is all about providing affordable, easy to understand insurance. Where we can save you, money we will.

Here's a few ideas to help you save with Aussie Insurance:

- Take out more than one type of insurance with Aussie and you may receive a discount
- Insure more than one vehicle and you may get a discount
- Choose an excess to suit you
- Eligible customers can pay by the month at no extra charge
- Buy online and you will save straight away

Guaranteed comfort

We offer a full 14-day money back guarantee. It's called your Cooling Off Period and it's as simple as this. If you decide that your Aussie Insurance cover isn't for you and you have not made a claim, you can cancel your policy within 14 days of the start of your insurance to receive a full refund of any premiums paid (less any taxes or duties we cannot recover).

Aussie peace of mind

With our Comprehensive Motor Vehicle Insurance, your vehicle is protected against the following major threats:

- accidental damage
- collision
- theft
- fire
- storm
- malicious damage
- windscreen damage

You also have the option to extend your cover to include:

- excess-free windscreen cover
- hire car cover

Alternatively you may choose either our:

- Third Party Property Fire and Theft Cover, for legal liability damage, fire and theft, or
- Third Party Property for legal liability property damage only

Aussie benefits

Depending on the cover selected by you, we may also cover:

- towing costs
- emergency repair costs
- emergency travel and accommodation costs
- trailer and caravan damage
- personal property damage
- transit costs
- legal liability when using a substitute vehicle

If you have selected our Third Party Property or Third Party Property Fire and Theft Covers, we may also cover damage to your vehicle caused by an uninsured motorist (see page 23).

Aussie understanding

So that you understand exactly what your Aussie Motor Vehicle Insurance includes and doesn't include, make sure you read the limits and exclusions that apply, clearly listed on the following pages.

What you pay

When you buy your insurance, we will tell you the premium you must pay and note it in your Insurance Certificate. To determine it, we consider factors such as the cover you want, the type of vehicle you want to insure, its overnight parking location, and the drivers of your vehicle, including their age, driving and insurance history.

It also includes amounts that take into account our obligations to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty, GST and State Emergency Services Levy) for your insurance. We set these out in your Insurance Certificate.

What our words really mean

Accident

means a mishap or series of mishaps involving your vehicle that is unintentional and unexpected and arises from a single event.

Accidental damage

means damage resulting from an accident.

Agreed value

means the amount we agree to insure your vehicle for. This amount is shown on your Insurance Certificate.

Business use

means that you have told us that your vehicle is registered as a business vehicle and it is used for income-earning purposes.

Cover

means the specific insurance you have chosen to take out under your policy.

Excess

means the amount you must pay when you make a claim under your policy. The types of excess are outlined in this document and the excess amounts are detailed on your Insurance Certificate.

Insurance Certificate

means the latest Insurance Certificate we send you.

Market value

means the amount that we calculate the market would pay for your vehicle. It takes into account the age, make, model, condition and kilometres travelled by your vehicle immediately before the date of claim.

Period of insurance

means the period during which this policy is current. The period of insurance is stated on your Insurance Certificate. If this insurance policy is cancelled, the period of insurance terminates when the cancellation becomes effective.

Personal property

means personal items owned by you which are designed to be worn or carried, but not:

- cheques, money, credit cards or negotiable instruments
or
- tools or items used in connection with a business or occupation

Private use

means any type of use other than business.

Vehicle

means the registered vehicle shown on your Insurance Certificate and includes:

- its standard tools, modifications and accessories, as originally supplied by the manufacturer
- its fitted or non-standard accessories, modifications and extras that you have told us about and we have accepted and listed on your Insurance Certificate.

We, us or our

means The Hollard Insurance Company Pty Ltd.

You, your

means the person or persons named in the Insurance Certificate as the insured.

Must do's

Understand this insurance

You have a choice of three types of cover under this Motor Vehicle Insurance:

Comprehensive Cover - This cover will repair or replace your motor vehicle if it has been damaged in an accident or stolen (see page 16). It also provides a broad range of additional benefits that may not be offered by all insurers (see pages 19 to 23) and the option to extend your cover to include excess-free windscreen cover and hire car cover (see page 18).

Third Party Property Fire and Theft Cover - This cover protects your motor vehicle against loss or damage due to fire or theft and covers you for your legal liability for the damage you may cause to other people's property.

Third Party Property Cover - This basic cover protects your legal liability for the damage you may cause to other people's property. It provides no cover for your own vehicle.

There are limits to the cover provided and there are also general exclusions which apply to all cover under this insurance (see pages 27 to 30).

You should read this PDS in full to ensure you understand the cover provided and the benefits, as well as the limits and exclusions to this insurance.

Work out what cover suits you

You need to decide whether you would like to insure your vehicle on a Comprehensive Cover basis or whether you wish to insure for Third Party Property Fire and Theft Cover or, alternatively, Third Party Property Cover only.

If you choose our Comprehensive Cover, you have the option to insure your vehicle for loss or damage based on either a market value or agreed value basis. This insurance provides cover for the vehicle and its standard tools and accessories as originally supplied with the vehicle by the manufacturer. Any additional accessories or improvements to the vehicle will not be covered unless you have told us about them and we have agreed to provide cover in writing. This will be shown on your Insurance Certificate.

If you choose our Third Party Property or Third Party Property Fire and Theft Cover you may not be protected for damage to your own motor vehicle in the event of an accident.

Other party's interests

You must tell us of the interests of all parties (e.g. credit providers or other owners) who will be covered by this insurance. If a credit provider is noted on your Insurance Certificate as having an interest in your vehicle and we agree to settle a claim on a cash basis, we have the option of making this payment to the credit provider in full or part settlement of the claim.

Understand your Duty of Disclosure

We rely on the information you provide us with, to decide whether to insure you and the terms on which we will insure you.

To comply with your Duty of Disclosure when first entering into an insurance contract with us, you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the questions we ask you. This applies to every insured under the policy.

If you fail in your Duty of Disclosure, we may reduce or deny any claim you make or cancel your policy. If you fraudulently keep information from us or deliberately make false statements we may avoid your contract and treat your insurance as if it never existed.

To comply with your Duty of Disclosure when you vary, renew, extend, reinstate or replace your policy, you must tell us everything that you know, and which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms.

You do not have to tell us anything that is common knowledge, that we should know through our business, that reduces the risk of a claim or that we tell you we do not need to know.

Keep your vehicle in good condition and always protect it

You must make reasonable efforts to maintain your vehicle in a good state of repair and condition. You must also make reasonable efforts to protect your vehicle from loss or damage and this includes locking your vehicle whenever it is unattended. If you do suffer loss or damage to your vehicle, you must make reasonable efforts to prevent any further loss or damage.

If you make a claim and knew about something that could have caused loss or damage to your vehicle, and you did not make reasonable efforts to avoid it before the loss or damage occurred, then your claim may not be paid.

Keep proof of ownership and value

When you make a claim for loss or damage to property covered by this policy, we will require proof that you owned the property and of its value or your claim may not be paid. This proof includes receipts, invoices, bank or credit card statements, contracts of sale and photographs.

Tell us if you modify your vehicle

You must tell us if your vehicle has been legally modified from the manufacturer's specifications. If you do not provide us with this information, you may not be covered in the event of a claim.

When you provide this information to us, we may alter the terms and conditions of your insurance and this may involve the payment of an additional premium. Alternatively, we may cancel your insurance or decide not to offer renewal.

Tell us if the usage of your vehicle changes

The premium charged for this motor vehicle insurance is based on the personal or business usage of your vehicle, as declared by you, and this usage is noted on your Insurance Certificate.

You must inform us of any change in this usage, as it may have an effect on your continuing cover or any claim that you may lodge.

Tell us if you change your vehicle

If you sell your vehicle and replace it with a vehicle of similar type and value during the period of insurance we will automatically cover the replacement vehicle from the date of purchase, provided that:

- you tell us within 14 days of buying the replacement vehicle
- we agree to insure it and
- you pay any additional premium payable.

Ensure that your premiums are always paid

You are responsible for ensuring that your premiums are paid and kept up to date or your insurance could be put at risk. If any monthly instalment remains unpaid for more than 14 days, any claim you make may not be paid.

If you change your bank account or credit card details, you must contact us and tell us the new details. If your financial institution dishonours any payment because of lack of funds in your account, you will be charged for any costs we incur, arising from the payment being dishonoured.

Making a claim

What happens if you need to make a claim?

We understand that it can be very stressful if you need to make a claim. Our Claims Team will be there to help you with advice and assistance when you need it most.

If an event occurs that is likely to result in a claim, the following checklist will help you ensure that you have done everything you need to do, so that your claim can be assessed quickly.

First you should:

- report the incident or loss to the police where the accident must be reported by law
- call our Claims Team, 1300 73 26 44, and report the incident as soon as possible
- do what you can to prevent any further loss or damage to your vehicle, including having it towed to the nearest place of safety.

You must never, without our consent:

- admit guilt, fault or legal liability (except to the Police)
- offer or negotiate to pay a claim
- approve any repairs or arrange replacements (other than emergency repairs necessary to minimise or prevent further loss or damage).

We will also require you to:

- help us manage the claim, which may include us inspecting your vehicle or asking you questions, or you providing written statements to us under oath
- allow us to take possession of damaged property that is the subject of a claim
- provide us with evidence of the ownership and value of all property covered under your policy
- send us any communication you receive relating to the claim (including telling us of pending court proceedings)
- help us as we work to negotiate, defend or settle any claim made under this cover and to exercise for our benefit your legal right of recovery against any other party
- tell us about any other insurance that may be relevant to the claim.

How claims impact your insurance

If your claim involves a payment by us for the total loss of your vehicle, your insurance cover on the vehicle will cease as soon as we accept liability. No premium refund is due if you have paid your premium annually. If you are paying your premium monthly, we will deduct the balance of the yearly premium from the claims settlement.

You will need to contact us if you want to apply for new insurance cover for your replacement vehicle.

Choice of repairer and repairs to your vehicle

In the event of a claim, you may nominate your own repairer or we will arrange for repairs to be carried out by a qualified repairer.

If your nominated repairer's quote is either not competitive, or we do not believe that they can satisfactorily repair your vehicle, we reserve the right to arrange for repairs to be carried out by another qualified repairer.

You must make your vehicle available to us for inspection by us or another repairer nominated by us.

We will repair your vehicle to a condition that is equivalent to its condition immediately before the event. Parts suitable for your vehicle's age and condition will be used in the repair and only new manufacturer's OEM (Original Equipment Manufacture) approved parts will be used if your vehicle is still covered under a standard new car warranty.

You may have to contribute towards the cost of repairing or replacing tyres, engines, accessories, paintwork, bodywork, radiators, batteries or interior trims that have been affected by wear and tear or rust and corrosion. The amount you are required to contribute will be determined by the amount of wear and tear or rust and corrosion that is evident when the damage occurs.

Replacement parts

We will use new OEM parts if your vehicle is still covered by the manufacturer's standard new car warranty. New and/or reconditioned OEM parts will be used if your car is outside the manufacturer's standard new car warranty period. The replacement of windscreens and window glass may involve the use of Australian manufactured or Australian Design Rules compliant parts.

If any part or accessory necessary for repair of your vehicle is not available in Australia, the most we will pay in relation to any such part will be the lesser of the:

- manufacturer's most recent Australian price list
- list price of the closest equivalent part available in Australia or
- actual cost of having a new part made in Australia.

Goods and Services Tax (GST)

Any claim payments made under this insurance will be based on GST inclusive costs, up to the relevant sum insured, market or agreed value, or maximum amount that we pay. However, if you are, or would be, entitled to claim any input tax credits for the repair or replacement of insured property or for other things covered, we will reduce any claim under the insurance by the amount of such input tax credits.

Legal liability

We will cover you for legal liability to pay compensation for accidental loss or damage to someone else's property, arising out of an accident during the period of insurance, which is your fault and the legal liability arises out of the use of your vehicle, a substitute vehicle or any attached trailer or caravan.

The cover for legal liability includes:

- any person who is driving, using or in charge of your vehicle with your permission
- any passenger travelling in your vehicle who is getting into or out of your vehicle
- your principal, partner or employer arising out of the use of the vehicle

We will also pay legal costs and expenses to defend any proceedings arising from accidental loss or damage covered by this insurance, provided that we have approved the costs and expenses.

The most we will pay for legal liability arising directly or indirectly from the original accident is \$20 million. This amount includes all legal costs incurred with our consent or for which you have a legal liability.

In addition to any general exclusion that may apply, we will not pay for:

- legal costs to defend criminal acts or fines for breaches of road traffic statutes
- damage to property belonging to you or any person who normally resides with you or with whom you normally reside
- damage to property belonging to any family member or relatives and their partners, whether living with you or not
- damage to property in the custody of you or any other person covered by your policy
- any penalties, fines, punitive, exemplary or aggravated damages for which you are liable
- your legal liability under any contract, or if you have agreed to or accepted legal liability without our agreement first.

Three types of cover

The cover selected by you and provided by this insurance is shown on your Insurance Certificate. We provide the following types of cover:

Type of cover	The extent of your cover
<p>Comprehensive</p> <p>The comprehensive cover provided by this insurance will apply in its entirety.</p>	<p>If your vehicle is accidentally damaged or stolen during the period of insurance, we may, at our option:</p> <ul style="list-style-type: none">▪ repair it▪ pay you the reasonable cost of repairing your vehicle, at the time of the damage or theft▪ pay you the market or agreed value of your vehicle, depending on the cover selected by you and shown on your Insurance Certificate <p>Optional benefits for excess-free windscreen and hire car cover are available. Please see page 18 for details.</p>

Type of cover	The extent of your cover
<p>Third Party Property Fire and Theft</p> <p>The third party property damage, fire and theft cover provided by this insurance is restricted to:</p> <ul style="list-style-type: none"> ▪ loss or damage to your vehicle caused by fire or theft ▪ the legal liability section of this insurance and ▪ the additional benefit for uninsured motorist damage 	<p>If your vehicle is involved in an accident during the period of insurance, we will:</p> <ul style="list-style-type: none"> ▪ cover your legal liability to pay compensation for damage to another party's property as a result of your negligence ▪ if the claim involves loss or damage caused by fire or theft, at our option <ul style="list-style-type: none"> ▪ repair your vehicle ▪ pay you the reasonable cost of repairing your vehicle at the time of the damage or theft ▪ in the event of a total loss, pay you the lesser of the market value of your vehicle or the agreed value stated on your Insurance Certificate.
<p>Third Party Property</p> <p>The third party property damage cover provided by this insurance is restricted to the legal liability section of this insurance and the additional benefit for uninsured motorist damage.</p>	<p>If your vehicle is involved in an accident during the period of insurance, we will:</p> <p>cover your legal liability to pay compensation for damage to another party's property as a result of your negligence.</p>

Options to think about

The following optional benefits can be added to your Comprehensive Cover Insurance for an additional premium. If taken, these benefits will be shown on your Insurance Certificate.

Aussie optional benefits for your motor vehicle you can add to your Comprehensive Cover:

Aussie options

Excess-free windscreen cover

If you have selected this optional benefit, we will pay the cost of replacing or repairing the windscreen or window glass of your vehicle if it is accidentally broken. We will not apply an excess for the first windscreen or window glass claim made in any one annual period of insurance.

Hire car cover

If your vehicle has been stolen, or cannot be driven because of damage sustained in an accident, this optional benefit will assist with the cost of hiring a similar vehicle. Hire car cover will commence on the date of the incident or the date on which your vehicle is taken to the repairer if it is still driveable. The cover will cease when the vehicle is repaired or, in the case of a total loss, when we pay your claim. The vehicle must be hired from a licensed vehicle hire company and you must pay for the hire car first. Our payment for this option will be limited to the daily hire amount and the maximum hire period listed on your Insurance Certificate.

Some Aussie extras

Depending on the cover selected by you, if we accept and pay a claim under your policy, the following additional benefits may be included in your Aussie Insurance cover.

Aussie additional benefits	Benefit limit	Available with cover
<p>Replacement of your vehicle</p> <p>If your comprehensively insured vehicle is declared a total loss within one year of the starting date of the original registration, we will, at our option, replace your vehicle with a new vehicle of the same make, model or series. We will also pay for the on-road costs (excluding registration and compulsory third party insurance) of the new vehicle. If a similar replacement vehicle is no longer available we will pay you the market or agreed value of your vehicle.</p>	Replacement cost	Comprehensive
<p>Towing costs</p> <p>If we accept and pay a claim for loss or damage to your vehicle, we will also pay the cost of removing your vehicle to the nearest safe or secure place, if necessary, after it is damaged in an accident or recovered after theft.</p>	Reasonable towing cost	Comprehensive Third Party Property Fire and Theft Third Party Property

Some Aussie extras...continued

Aussie additional benefits	Benefit limit	Available with cover
<p>Trailer and caravan cover</p> <p>If we accept and pay a claim for loss or damage to your vehicle, we will also pay for loss or damage to any trailer or caravan attached to your vehicle. We do not cover property being carried in or on the trailer, or any caravan or trailer that is already insured.</p>	<p>\$1,000 in total</p>	<p>Comprehensive Third Party Property Fire and Theft Third Party Property</p>
<p>Personal property</p> <p>If we accept and pay a claim for loss or damage to your vehicle, we will also pay for personal property, belonging to you or your family normally residing with you, which is damaged in the same incident. This benefit does not cover cash, negotiable documents or goods connected with any trade, business or occupation.</p>	<p>\$500 in total</p>	<p>Comprehensive Third Party Property Fire and Theft</p>

Aussie additional benefits	Benefit limit	Available with cover
<p>Emergency travel and accommodation costs</p> <p>When your vehicle is stolen or damaged in an accident and cannot be driven and you are more than 200 km from your home, we will pay the reasonable cost incurred for:</p> <ul style="list-style-type: none"> ▪ necessary travel to return you and your family to your home ▪ emergency accommodation for your family. <p>This benefit is only payable if we accept and pay a claim for loss or damage to your vehicle.</p>	\$500 in total	Comprehensive Third Party Property Fire and Theft
<p>Essential repairs</p> <p>If we accept and pay a claim for loss or damage to your vehicle, we will also pay the reasonable cost incurred by you for essential repairs to restore your vehicle to a roadworthy and safe condition so that you may drive to your intended destination.</p>	\$300 in total	Comprehensive Third Party Property Fire and Theft Third Party Property

Some Aussie extras...continued

Aussie additional benefits	Benefit limit	Available with cover
<p>Transit cover</p> <p>We will pay for loss or damage to your vehicle while it is being transported, including loading and unloading, by road, rail, ship or air between any places in Australia. We will also pay your contributions to any general average and shipping charges where maritime conditions apply.</p>	<p>Market or agreed value shown on your Insurance Certificate</p>	<p>Comprehensive</p>
<p>Lock and keys</p> <p>If your vehicle keys are stolen, we will pay the cost of replacing the keys and/or recoding your vehicle's locks. This benefit is only payable if the theft has been reported to the police and the keys were not stolen by a family member, invitee or person who normally resides with you. Your basic policy excess will apply to any claim submitted for this benefit.</p>	<p>\$1,000 in total</p>	<p>Comprehensive</p>

Aussie additional benefits	Benefit limit	Available with cover
<p>Substitute vehicle</p> <p>If your vehicle cannot be driven, we will cover you for third party property damage when you use another vehicle, provided that you have legal use of that vehicle, it is not the subject of a hire agreement and it does not belong to you. This benefit does not cover any damage to the substitute vehicle.</p>	Sum Insured for legal liability	Comprehensive Third Party Property Fire and Theft Third Party Property
<p>Uninsured motorist damage</p> <p>If you have not selected Comprehensive Cover for your vehicle, we will cover loss or damage to your own vehicle, arising out of an accident caused by another motorist who does not have insurance cover for damage caused to third party property. We will only consider a claim under this benefit if the other party does not have insurance for their vehicle and:</p> <ul style="list-style-type: none"> ▪ you did not cause or contribute to the accident ▪ you are able to provide the name and address of the person who caused the accident and ▪ you are able to provide the registration number of the other vehicle involved. 	\$3,000 in total	Third Party Property Fire and Theft Third Party Property

Excess

If you make a claim under this insurance you may have to pay an excess. This is the amount you have to pay towards each claim. There are different types of excess which may apply to you or the driver of your vehicle at the time of the claim.

When do you pay an excess?

At our discretion your excess will be:

- paid by you to the repairer when you pick up your vehicle after it has been repaired
- paid by you to us when we request it or
- deducted from the amount we pay you

You will not have to pay an excess if:

- the damage to your vehicle was caused by another vehicle and we agree that you are not at fault and you are able to identify the other vehicle and provide its registration number, the owner's name, home address and phone number
- the damage to your vehicle did not involve another vehicle and we agree that you are not at fault and you are able to identify the responsible party and provide their name(s), home or business address(es) and telephone number(s) or
- you have taken the optional cover for excess-free windscreen and your claim only involves breakage of your windscreen or window glass.

Which excess applies to your claim?

The types of excess and the amount payable are shown on your Insurance Certificate. Depending on the circumstances of the incident, the following excesses may apply:

Basic excess

This excess is listed on your Insurance Certificate and is the first amount you must pay on each claim.

Age excess

The age excess is based on the driver of your vehicle at the time of the accident and is applied in addition to your basic excess. An age excess will not apply to claims involving theft, malicious damage, broken windscreen or damage sustained while your vehicle is parked.

Your Insurance Certificate will show the additional excess payable for:

- drivers under 21 years of age
- drivers 21 to 24 years of age

Inexperienced driver excess

An additional excess will apply on top of the basic excess if your vehicle is driven by a person over 25 years of age, who has not held an Australian drivers licence for more than two years.

This inexperienced driver excess will not apply to claims involving theft, malicious damage, broken windscreen or damage sustained while your vehicle is parked.

Undeclared young driver excess

An additional excess will apply on top of the basic and age excess for any claim involving your vehicle, if it is being driven by a person who is under 25 years of age at the time of an accident and that person has not been declared or nominated as a driver on your insurance application. This additional excess will be listed on your Insurance Certificate.

Special excess

A special excess may be applied to your insurance and it will be based on the driving record and insurance history of drivers of your vehicle. If we apply a special excess, you will be advised in writing and the excess will be shown on your Insurance Certificate and it will apply in addition to any other excess applicable to your claim.

What you are not covered for

Like most insurance policies, there are general exclusions that apply to all covers.

This insurance does not cover your vehicle if it is being driven by any person, including you:

- who is not licensed to drive your vehicle
- who is not correctly licensed or not complying with the conditions of their licence to drive your vehicle. This includes any driver who has been resident in Australia for over 3 months who does not hold a current Australian (state) drivers licence. Your claim will not be refused if you can prove that you did not know that the driver did not hold a licence
- while under the influence of any drug or intoxicating alcohol
- who, as a result of the accident, is convicted of driving under the influence of alcohol or any drug
- who had a percentage of alcohol in their breath or blood in excess of the percentage permitted by law in the state or territory where the accident occurred
- who refused to submit to any test to determine the level of alcohol or drugs in the blood when reasonably requested by the police

Your claim will not be refused if you can satisfy us that you had no reason to suspect that the driver was affected or their judgment was impaired by alcohol or any drug. If we pay a claim, we can recover all claim costs from the person who was driving or was in charge of your vehicle.

This insurance does not cover your vehicle if it is being used:

- to carry a number of passengers or carry or tow a load greater than that for which your vehicle was constructed. Your claim will not be refused if you can prove that the accidental loss, damage or legal liability was not caused or contributed to by the carriage or towing of this additional load or number of passengers

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- to move dangerous, hazardous, inflammable goods or substances that pollute or contaminate in quantities above that used for domestic purposes
 - in an unsafe or unroadworthy condition. Your claim will not be refused if you can prove that the accidental loss, damage or legal liability was not caused or contributed to by the unsafe or unroadworthy condition of your vehicle
 - as a courier or delivery vehicle
 - to carry passengers for hire, fare or reward except under a private pooling arrangement
 - for any motor sport or time trial or while being tested in preparation for any motor sport or time trial
 - in connection with the motor trade for experiments, tests, trials or demonstration purposes.

We will not pay any claim for accidental loss, damage or legal liability arising out of:

- a deliberate, intentional, malicious or criminal act (including theft, conversion or misappropriation) caused by or involving:
 - you, or any other person named in the Insurance Certificate
 - any person who is acting with your express or implied consent
- loss or damage caused by war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or by contamination or pollution by chemical, biological or nuclear agents which results from an act of terrorism
- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, the combustion of nuclear fuel (including any self-sustained process of nuclear fission) or nuclear weapons material

Your insurance does not pay for:

- any loss or financial loss because you cannot use your vehicle
- depreciation, wear and tear, rust or corrosion to your vehicle
- mechanical or electrical breakdowns, failures or breakages to your vehicle
- damage to tyres caused by the application of brakes or by road punctures, cuts or bursts
- any damage to your vehicle's engine because it was knowingly driven in a damaged condition
- any claim where the vehicle has been modified from the manufacturer's specifications and/or fitted with non-standard accessories without our written consent
- the cost to repair pre-existing or old damage, faulty workmanship, or incomplete repairs which were carried out prior to the incident which resulted in a claim for loss or damage under this policy
- any repairs carried out to your vehicle without our consent. If you have carried out repairs you will be responsible for any additional cost over the normal amount that would have been incurred by us
- accidental loss or damage as a result of the lawful seizure of your vehicle
- accidental loss or damage to your vehicle after an accident, theft or breakdown, unless you have taken reasonable steps to protect or safeguard it
- any costs associated with a rental vehicle other than the costs detailed under the Options to think about section of this PDS
- any claim, if we decide the amount we would pay is less than the excess you have to pay (or would have paid if we waived the excess because you didn't cause or contribute to the event)

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- loss or damage to any machinery, equipment, part, accessory or other property which:
 - is a computer or which contains or comprises any computer technology (including computer chip or control logic) and
 - fails to perform or function in the precise manner for which it was designed for any reason arising from the performance or functionality of such computer technology (including computer chip or control logic) or
 - arises directly or indirectly from the importation of any software virus, whether the importation was malicious, negligent or accidental
 - any amount in excess of the market or agreed value of your vehicle, depending on the cover selected by you and shown on your Insurance Certificate. Where the market or agreed value has been paid under this insurance, cover under your insurance will terminate and we shall be entitled to retain any unused premium and any salvage will become our property
 - any claim, if untruthful statements are made by you or by a third party in connection with a claim where you knew or should have known them to be untrue.

What we need to do for you

Renewing your insurance

Unless you are otherwise notified by us, we will automatically continue your cover on the terms contained in the renewal offer we send you. At least 14 days before your insurance expires, we will send you a renewal notice, outlining our renewing terms for your insurance. Unless you notify us to the contrary, your cover will be automatically renewed each year.

Cancelling your insurance

You can cancel your insurance at any time by calling us. We will explain the cancellation process to you. If you have paid an annual premium, we will refund any premium you have paid, less an amount that covers the period for which you were insured. There is no refund if you have been paying monthly. We can cancel your insurance to the extent permitted by law, for example, if you do not comply with the policy terms and conditions, fail to pay your premium, make a fraudulent claim or if you did not comply with your Duty of Disclosure or misrepresented information when you entered into this insurance contract. If we cancel your policy we will send you a cancellation letter.

How we resolve your complaints

If you have concerns about our products or service we will do our best to work with you to resolve them using the following process:

Step 1: You should tell us about your concerns by contacting a trained Customer Care Specialist (CCS) on 1300 73 26 44.

Step 2: If, after speaking to our CCS team, you remain dissatisfied with our products or service you can ask to speak to a CCS manager to further discuss your concerns. They can also be reached on 1300 73 26 44.

Step 3: If, after speaking to a CCS manager, you are still not happy you can take the matter further by writing to our Internal Dispute Resolution Committee at: Aussie Insurance, Locked Bag 9042, Castle Hill NSW 1765. Your concerns will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome within fifteen working days of receiving your letter.

Step 4: In the unlikely event that your concerns are not resolved to your satisfaction by the Internal Dispute Resolution Committee, please contact the Financial Ombudsman Service (FOS) via one of the following methods:

Financial Ombudsman Service

Mail: GPO Box 3, Melbourne VIC 3001
Telephone: 1300 780 808 (local fee applies)
Fax: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

How we protect your privacy

We value your privacy. Our Privacy Policy, available at aussie.com.au/insurance or by calling us, sets out how we protect your personal information. We collect, store and use your personal information to provide you with, and inform you about, insurance and insurance-related services. To do this, we may communicate your personal information to our service providers. This will always be done as permitted by the relevant privacy legislation. If you wish to stop receiving information about new insurance and insurance-related services you can call us or email us at customercare@insurance.aussie.com.au.

You also have a right to access and correct your personal information held by us. If you would like to do this, please call us.

Financial Claims Scheme

We are an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system.

Because of this:

the protection provided under the Financial Claims Scheme legislation applies in relation to us and the policy. If we were to fail and were unable to meet our obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

Contact Details

If you need to contact us for any reason about your insurance or to obtain confirmation of any policy transaction, please call us on: 1300 73 26 44

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If you've got questions, we've got answers

After reading this PDS you may have some questions - no matter how clear and simple we try to make it. Please contact us any of these four ways to help clear things up.

- Call 1300 732 644 between 8am - 7pm weekdays (Sydney time)
- Email customercare@insurance.aussie.com.au and you'll find we're just as helpful in writing.
- Visit aussie.com.au/insurance
- Write to us the old-fashioned way. Send mail to Aussie Insurance, Locked Bag 9042, Castle Hill NSW 1765

CONTACT US

Aussie Insurance
Locked Bag 9042
Castle Hill NSW 1765

1300 73 26 44

customercare@insurance.aussie.com.au
aussie.com.au/insurance