



# Qantas Car Insurance

## Product Disclosure Statement Part B

### General Terms & Conditions

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This document was prepared on 1 March 2021

Product Issuer: Auto and General Insurance Company Limited

ABN: 42 111 586 353 AFS Licence Number: 285571

Registered Office: Level 13, 9 Sherwood Road, Toowong, QLD, 4066

# What is a Product Disclosure Statement?

This Product Disclosure Statement (PDS) will assist you to make an informed decision about our insurance product. It consists of two parts, which you should read before making a final decision to purchase:

- 1. Part A contains the general terms and conditions of all our policies.
- 2. **Part B** contains specific details about the product option(s) that you selected.

# If you have already purchased our policy:

This PDS becomes your Insurance contract together with the most recent:

- Insurance Certificate
- Your declarations
- Cover letter

After reading the documents carefully, you should keep them in a safe place for future reference.

# Limits referred to in Part A

Personal Effects	\$750
Child Seats or Capsules	\$750
Hire Car Following Theft	\$1,000
Replacement Keys	\$1,500
Trailer / Caravan	\$1,000
Emergency Transport (including flights) and Accommodation	\$200 per day, up to \$1,000 in total
New Car Replacement	The earlier of 2 years or 40,000 kilometres from original registration

# Excess on claims

The following excesses may apply to your claim and will be shown on your Insurance Certificate:

- Basic Excess applies to all claims.
- Additional Excesses apply when the Car is driven by a person who is not an excluded Driver, but who:
  - is not listed as a Driver on the Insurance Certificate, and/or
  - is under 25 years of age, and/or
  - has not held a full Australian licence for 2 or more years.

More than one additional excess may apply. The total excess you may have to pay is the sum of the Basic Excess and all of the Additional Excesses which apply to the Driver of the Car at the time of the Incident.

For more information about excesses that apply to your policy, please refer to our Premium, Excess and Discount Guide which is available on our website or by calling us.

The product you have selected features the following policy options:

## No Claims Discount Protection (optional)

This optional benefit applies only if shown as included on your Insurance Certificate.

You are entitled to make 1 claim during the current period of insurance, or 2 claims in a 3-year period without affecting your NCD. For additional claims, your NCD will be reduced on renewal.

However, if 'Rating 1 for Life' is shown on your Insurance Certificate, you will keep your maximum NCD (Rating 1) for life, as long as you continue your policy with this NCD Protection.

If 'Rating 1 for Life' is not shown on your Insurance Certificate, you will qualify for this extra benefit after holding this policy for 2 years continuously with NCD protection and without making any claim.

For more information about NCD, please refer to our Premium, Excess and Discount (PED) Guide which is available on our website or by calling us.

IMPORTANT: No Claim Discount Protection is not available from 28<sup>th</sup> September 2020. If 'NCD Protection' is shown as included on your Insurance Certificate, it will continue to form part of your policy until it is removed.

## Reduced Window Glass Excess (optional)

This optional benefit applies only if noted on your Insurance Certificate, and only to front, rear or side windows.

## Accident Hire Car (optional)

This optional benefit is only available with 'Comprehensive' cover and applies only if shown as included on your Insurance Certificate.

If we accept your At Fault Claim, we will arrange and pay the daily cost for a Compact Hire Car. You must not arrange your own hire car without our approval.

We will pay for this benefit until the first of the following occur:

- the Car is repaired,
- your claim is paid, or
- 14 days of hire have been used.

Where the Car is safe to drive, the hire car will only be available from the date:

- the authorised repairs are due to start, or
- we assess the Car to be a Total Loss.

This benefit is subject to availability of a hire car.

We will not pay any additional costs of hiring, including but not limited to fuel, insurance or damage to the hire car. You need to agree to the hire car company hiring conditions (including paying a rental bond, insurance and any excess if you damage the hire car) and collect and return the hire car.

Note: Hire Car Following a No Fault Accident and Hire Car Following Theft are standard policy benefits [refer to PDS Part A].

## Choice of Repairer (optional)

This optional benefit is only available with 'Comprehensive' cover and applies only if shown as included on your Insurance Certificate.

If you have purchased this option, you may choose to nominate your preferred repairer, which may be a repairer from our repair network.

See 'If you have the Choice of Repairer optional cover' in PDS Part A for how this affects your claim.

## Fees that may be charged

Once you have taken out a policy, our agent, as shown on your Insurance Certificate, may charge any of the fees below (if applicable):

Early Cancellation	\$40.00
Monthly Instalment Processing	12 payments of 66 cents per \$100 of premium or part thereof.

