

Compulsory Third Party Personal Injury Insurance GREEN SLIP CERTIFICATE

CTP Insurance underwritten by Insurance Australia Limited ABN 11 000 016 722



012

10958-0000779-00134

Mr S Acharya
Unit 29
12-22 Dora Street
HURSTVILLE NSW 2220

Dear Mr S Acharya,

Thank you for choosing NRMA Insurance. This document is your Green Slip, and comes with Driver Protection Cover. An Information Sheet is enclosed. Thank you for your payment.

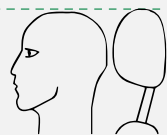
Your Next Steps:

1. Check the details on the Green Slip Summary
2. Contact us to update changed details
3. Obtain a vehicle inspection if required
4. Register your vehicle with Service NSW:
 - Online at: service.nsw.gov.au/online-services
 - By phone: call 1300 360 782
 - In person: at a registry or service centre

Our Next Steps:

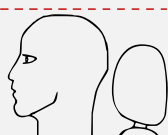
We will notify Service NSW, with the details of this policy within:

- 1 hour if you pay online, by phone or at an NRMA branch
- 2 days if you pay at an Australia Post Office



Correctly adjusted

A head restraint is able to offer the best protection if it is at least the same height or higher than the top of the head.



Incorrectly adjusted

The head restraint is too low to provide protection in a rear end collision.

YOUR GREEN SLIP SUMMARY

YOUR DETAILS:

Insured	Mr S Acharya
Suburb garaged Vehicle	Hurstville 2008 Toyota YARIS Sedan YRS 15 FI
Registration	BFO12R
VIN/Chassis	JTDKT923905190749
TfNSW Billing Number	
TfNSW Customer Number	
Registration Status	Existing
Tenure	Less than 1 year
Vehicle Insurance	Third Party Property Damage
Vehicle Insurer	Not with NRMA Insurance
Policy number	NSW121566815 29
Policy Start Date	10 April 2022
Period of cover	12 months
Certificate Use By Date	10 July 2022
Use	Private
Purpose	Private
Youngest Driver	21 years of age
At Fault Collision	None in the last 2 years
Demerit Points	None in the last 3 years

YOUR PREMIUM:

12 months	Amount
Premium	\$539.16
GST	\$53.92
Fund Levy (GST exempt)	\$130.55
Total Premium Due:	\$723.63
Due Date:	Paid

This premium has been calculated and offered on the basis of the Input Tax Credit (ITC) Entitlement as shown. **If this is not correct please contact us.** Please note only GST registered business may claim an ITC and this is a valid Tax Invoice when receipted.

The ITC status on this Green Slip is noted as NO.

Enquiries 132 132

Payments 131 144

Online nrma.com.au

Claims 1800 032 220

GRNNEW Issued at 1:30am on 07/04/2022

What does a Green Slip (CTP) cover?

A Green Slip policy provides cover for personal injury when you, or the person driving your vehicle, are at fault in an accident.

A Green Slip does not cover for damage caused to property or other vehicles.

To cover damage caused to property or other vehicles you need a comprehensive insurance policy or a third party property damage insurance policy.

If you need to make a Green Slip (CTP) claim

If you are injured in a motor vehicle accident, call the State Insurance Regulatory Authority's (SIRA) Claims Advisory Service on 1300 656 919 or visit www.sira.nsw.gov.au

How we calculate your premium

When calculating your premium, a number of factors are taken into consideration.

These factors are listed in the Green Slip Summary on the front of this document.

When setting premiums, we take into consideration, if you hold insurance on your vehicle, and what type of insurance that is.

If you do not hold insurance on this vehicle with us, you may need to confirm with us if the information we have used to set your premium is correct. Contact us on 132 132 to find out more.

What is the Fund Levy?

The Fund Levy funds ambulance, hospital, lifetime care and other services for people injured in motor vehicle accidents.

Important Information

If you try to renew the registration of the vehicle after the use by date shown on the Green Slip Summary, a new CTP Policy will be required to re-establish the registration of the vehicle.

Should it be determined, that false or misleading information has been supplied in order to receive a reduced premium, we may:

- Pursue collection of the correct premium
- Apply for the registration of the vehicle to be suspended and cancelled

If your registration is suspended because of your default in the payment of the CTP premium, the CTP Insurer will require you to pay the charge made by Transport for NSW to suspend your vehicle's registration.

Cancellation

A cancellation fee of \$25 + GST may apply if this policy is cancelled after your vehicle has been registered. This policy can only be cancelled, when it can no longer be used for registration, or if the registration on your vehicle is cancelled.

Privacy

Any personal information you provide us will be collected, held, used and disclosed in accordance with our Privacy Policy. Please refer to our website nrma.com.au/privacy to review the Privacy Policy. You can also ask us to send you a copy.

Primary Producers

You must take your 'Primary Producer Declaration' certified by a qualified accountant, or an acceptable Australian Taxation Office document, to an NRMA office when changing to a primary producer concession. These documents are not required to renew a primary producer concession.

12 months

Amount

Premium	\$539.16
GST	\$53.92
Fund Levy (GST exempt)	\$130.55

Total Premium Due

\$723.63



POST billpay*782 QT1839626737 010522

CSV	29
Policy number	NSW121566815
Amount	\$723.63
Transaction	New Business
Issued	07/04/2022 01:30am
By	

Payment date - receipt or stamp

This Green Slip has been sent electronically to TfNSW.

New Business Receipt Details
QTE839626739 6 April 2022 153557991
NRMA Insurance 2004 \$723.63

This certificate must be used by 10 July 2022

TfNSW SECTION

Compulsory Third Party

Personal Injury Insurance



PAYMENT: STAMP HERE

New Business Receipt Details
QTE839626739 06 April 2022 153557991
NRMA Insurance 2004 \$723.63

GREEN SLIP CERTIFICATE

Number plate	VIN/Chassis	Use By	Insurer Code	CTP Number	CTP Check Digit	Period of cover
BF012R	JTDKT923905190749	10 July 2022	34	0121566815	0	12

Driver Protection Cover

Information Sheet

NSW

This Information Sheet was prepared on 28th July 2021 and applies to all Driver Protection Cover on eligible NRMA CTP Insurance policies with a renewal or start date on or after 13 September 2021.

Information is current at that date. From time to time, We may up-date this information without notifying You if the update is not materially adverse to You.

You can get more up-to-date information by calling **132 132** or visiting **nrma.com.au**.

What is Driver Protection Cover?

Driver Protection is extra cover We automatically provide with NRMA Compulsory Third Party (CTP) Insurance on most passenger Vehicles and some good Vehicles. See Table 1. for the Vehicles that We cover and those We do not cover.

Driver Protection Cover provides the driver of a covered Vehicle who suffers one or more of the injuries listed in the specified injuries table with a set payment if the driver was at-fault in causing the accident in which they were injured.

We will consider the driver to be at-fault for the purposes of payment under Driver Protection Cover if the driver is found to be wholly at-fault causing the accident under the CTP scheme operating in the place where the accident occurred.

Driver Protection Cover is provided for as long as the NRMA CTP Insurance policy it attaches to remains in force.

Which Vehicles are covered?

Driver Protection Cover applies to the Vehicle We insure under Your CTP Insurance if Your Vehicle is a passenger Vehicle or goods Vehicle of a type that is found in column A of Table 1. The Vehicles listed in column B are not covered by Driver Protection Cover.

Table 1. Vehicles

Column A Vehicles covered by Driver Protection	Column B Vehicles NOT covered
<p>Covered passenger Vehicles:</p> <ul style="list-style-type: none"> - A motor car which has seating accommodation for 9 or less adults (including the driver). Includes station wagon or four-wheel drive passenger Vehicle - any station wagon or 4WD passenger Vehicle. 	<p>Not covered:</p> <ul style="list-style-type: none"> - Omnibus or Tourist Vehicles; - Taxi cabs; - Private Hire Car - Drive-yourself Vehicles (such as Vehicles let for hire); - Police Vehicles; - Fire Brigade Vehicles; - Motor Trade Vehicles; or - Tow-trucks; - Motorcycles; - Mobile cranes.
<p>Covered goods Vehicles:</p> <ul style="list-style-type: none"> - Motor Vehicles constructed principally for the conveyance of goods other than a station wagon where the Gross Vehicle Mass (GVM) is less than or equal to 4.5 tonnes. 	<p>Not covered:</p> <ul style="list-style-type: none"> - Drive-yourself Vehicles (such as Vehicles let for hire); - Motorcycles; - Police Vehicles; - Fire Brigade Vehicles; - Motor Trade Vehicles; or - Tow-trucks; - Mobile crane; - Tractors, excavators, road graders, forklift truck, earth-moving equipment.

Vehicle related cover exclusions

We will not provide Driver Protection Cover if, at the time of the accident:

- The NRMA CTP Insurance policy attached to the Vehicle was expired.
- The Vehicle was unregistered.
- The Vehicle was not road worthy and this caused or materially contributed to the accident.
- The caravan or trailer being towed by the Vehicle was not road worthy and this caused or materially contributed to the accident.
- The Vehicle was not being driven on a road or road related area.
- The Vehicle was being driven in a race and the driving of the vehicle competitively caused or materially contributed to the accident.
- The Vehicle was being driven for a criminal or unlawful purpose and that purpose caused or materially contributed to the accident.

Who do We cover?

We cover the registered owner of the Vehicle named on an eligible NRMA CTP Insurance policy, or anyone who drives the Vehicle with the consent of the registered owner. If the Vehicle is sold the CTP Insurance policy and Driver Protection Cover will transfer to the new registered owner of the Vehicle.

Driver related cover exclusions

We will not cover You if at the time of the accident You:

- Had a blood alcohol level which was over the legal limit that applies where the accident took place.
- Refused to take a breath or blood test in line with the law where the accident took place.
- Were under the influence of any drug other than a drug taken in accordance with the advice of or administered by a medical practitioner.
- Were not licensed to drive the Vehicle.
- Were not complying with a condition of Your licence and the noncompliance materially contributed to the accident.

Which Motor Vehicle accidents are covered?

Driver Protection covers motor vehicle accidents that are covered by the CTP scheme in the State or Territory in which the accident occurred. This will include accidents that are the direct result of:

- the driving of the Vehicle;
- a collision, or action taken to avoid a collision with Your Vehicle; or
- Your Vehicle running out of control.

Motor accident related cover exclusion

A motor accident that was intentionally caused by You or a person acting with Your consent is not covered by Driver Protection.

What's an At-Fault Motor Vehicle accident?

An at-fault motor vehicle accident is an accident that is caused by a negligent act or omission. When We decide whether You are at-fault in the accident in which You were injured for payment under Driver Protection Cover, We will consider the circumstances of Your accident and any finding on fault in the CTP scheme in the State or Territory in which the accident occurred.

What We Pay

If You suffer one of the injuries listed in the table below, We will pay You the amount listed next to the description of the injury.

If You suffer more than one of the specified injuries and Your injury is not paraplegia or quadriplegia, We will pay the combined benefit amount up to \$150,000.

If You suffer more than one specified injury including paraplegia or quadriplegia, We will pay the applicable benefit for paraplegia or quadriplegia.

Table 2. Specified Injuries and Payments

Type of Injury		\$ Amount
Burns	Third degree burns to more than 10% of the body	\$20,000
Fractures A break in the bone continuity which results in bone displacement but excludes non-displaced fractures	Pelvis, skull, or spinal vertebrae	\$10,000
Loss of feet and hands Amputation or removal	Both hands and both feet	\$150,000
	One hand and one foot	\$100,000
	Both hands or both feet	\$75,000
	One hand or one foot	\$50,000
	Thumb and forefinger on one hand	\$25,000
Loss of hearing, sight or speech Total loss means absolute loss without any residual sensory or vocal capacity	Total loss of hearing	\$100,000
	Total loss of sight in both eyes	\$100,000
	Total loss of sight in one eye	\$50,000
	Total loss of speech	\$100,000
Paraplegia		\$250,000
Quadriplegia		\$500,000

If You die as a direct result of the accident, We will pay the death benefit amount listed in Table 3. only, even if You suffered from one or more other specified injuries.

If We have already paid You for a specified injury and You later die because of that or any other injury, then We won't pay the death benefit as well.

Any death benefit is paid to the deceased driver's estate.

Table 3. Death Benefit

Death Benefit		\$ Amount
Death	Loss of life within 6 months of the accident date	\$25,000

If You are injured in an accident in NSW and receive statutory benefits under the NSW CTP scheme or Lifetime Care and Support scheme You will continue to be eligible for payment under Driver Protection Cover.

Other payments exclusion

We will not make a payment under Driver Protection Cover if You receive compensation (damages or statutory benefits) or other payments for the injuries You suffered in the motor accident. For example You receive worker's compensation for Your accident related injuries.

If We pay You and You later receive compensation or other payments for the same motor accident, then You must notify Us as soon as reasonably possible and We may ask You to repay Us the amount We paid You.

How to make a claim

If You want to claim a payment under Your Driver Protection Cover:

- Call Us on 131 123 and We can send You a claim form and provide You with information on the claim process; or
- Download a claim form from nrma.com.au, complete the form and send it to Us and We will contact You.

You should make Your claim as soon as reasonably possible after the accident. You must make a claim within twelve months from when the accident took place to enable Us to properly assess Your eligibility for payment.

To assess Your eligibility to payment under Driver Protection Cover, We will need Your co-operation, including:

- Relevant Information about how the accident happened, who was involved, and the injuries suffered.
- Documents listed in Table 4.
- Attendance at a medical examination by one or more medical practitioners nominated by Us, where it is reasonable for Us to make a request for medical examination.
- Employer's details and worker's compensation insurer if You have made a worker's compensation claim regarding the accident.

If We request information or documents that are relevant to Your claim, We will provide an explanation as to why it is needed.

Table 4. Documents to include

Information we need	Type of claim
Medical certificate A medical practitioner needs to confirm that the injury or death was directly caused by the accident	Any claim
Police report The Police need to confirm that the accident took place	Any claim
Death certificate	Death claim
Grant of probate or letters of administration	Death claim

Where We ask You for information to prove Your loss and the people, authorities or businesses You are seeking this from are unable to assist You please contact Us to discuss alternatives.

We may refuse Your claim if You are not truthful and frank in the statements You make and information You provide to Us.

Definitions

Accident

Means motor vehicle accident

CTP Insurance

Means compulsory third party insurance that covers the death of or injury to persons as a result of motor accidents, required under any state or territory legislation

Vehicle

Means motor vehicle

Us, We and Our

The product issuer, Insurance Australia Limited trading as NRMA Insurance

You / Your

Any person who drives, with the permission of the owner, the vehicle covered by the CTP Insurance policy

If You have a complaint

If You experience a problem or are not satisfied with Our products, Our services or a decision We have made, let Us know so We can help.

Call Us on 132 132 or go to Our website for more information: nrma.com.au

Our process

Talk to Us first

We will try to resolve complaints at first contact or shortly thereafter.

Contact Customer Relations

If We are not able to resolve Your complaint when You contact Us or You would prefer not to contact the people who provided Your initial service, Our Customer Relations team can assist:

Free Call: 1800 045 517

Free Fax: 1800 649 290

Email: Customer.Relations@iag.com.au

Mail: Customer Relations

Reply Paid 89824

Sydney NSW 2001

Free post (no stamp required)

Customer Relations will contact You if they require additional information or have reached a decision. Customer Relations will advise You of the progress of Your complaint and the timeframe for a decision in relation to Your complaint.

Seek an external review of the decision

We expect Our procedures will deal fairly and promptly with your complaint. If You are unhappy with the decision made by Customer Relations, You may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist you:

Free Call: 1800 931 678

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Visit: www.afca.org.au

Further information about Our complaint and dispute resolution process is available by contacting Us.

To Contact Us

Enquiries 132 132

Claims 131 123

Report Insurance fraud 1800 237 283

nrma.com.au

This Product is issued by Insurance Australia Limited
ABN 11 000 016 722 AFS Licence No. 227681
trading as NRMA Insurance
GPO Box 244 Sydney NSW 2001
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