

Summary of key changes to your Car Insurance Product Disclosure Statements

Your current Qantas Car Insurance policy is due to renew shortly and we need to advise you of some important changes to the policy that will apply from the time it renews. This notice provides a summary of the key changes to our Product Disclosure Statement (PDS) Part A and PDS Part B. It does not form part of your insurance contract.

The new PDS Part A and PDS Part B, which have been provided to you, replace the previous PDS Part A and PDS Part B. Please read this summary of key changes in conjunction with our new PDS Part A and PDS Part B and keep your documents in a safe place.

The key changes include:

| Section heading | What's new or different in your policy |
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| New Car Replacement | If, due to availability, we are unable to replace the car under the New Car Replacement policy benefit, we will now pay you the amount you originally paid for the car. Please refer to PDS Part A for full details. |
| Cover Part 4 - Uninsured Motorist Damage | We have clarified how we assess your claim and when you are not covered under Cover Part 4 – Uninsured Motorist Damage. We have also clarified that recovery, towing and storage of the car are covered and are included in the \$5,000 benefit limit. Please refer to PDS Part A for full details. |
| No Claims Discount Protection (optional) | No Claim Discount (NCD) Protection is not available from 28th September 2020. If 'NCD Protection' is shown as included on your Insurance Certificate after this date, it will continue to form part of your policy until it is removed. Please refer to PDS Part B for full details. |
| General Exclusions | <p>Changes have been made to the General Exclusions section, under 'You are not covered under this policy for'.</p> <p>We no longer provide cover for any loss, damage or liability relating to:</p> <ul style="list-style-type: none">● cyber-attack,● communicable disease,● functionality, availability or operation of computer systems,● data,● asbestos, and● riot or civil commotion. <p>Please refer to the General Exclusions section of PDS Part A for full details.</p> <p>To assist in understanding these new exclusions, we have added definitions for communicable disease, computer system and data. These can be found in PDS Part A under the section Words With Special Meaning.</p> |
| Cancelling the Policy | We have changed the way in which we calculate your premium refund following the cancellation of your policy outside the cooling off period. We will now refund any premium you have paid for the unused portion of your policy, less the early cancellation fee (as shown in PDS Part B) and less any government taxes and charges. This now also applies if you pay your premium annually or by instalment as well as if you make a claim in the same policy term, unless your claim was settled as a total loss. Also, if you cancel the policy and you pay your premium by instalment, any premium owing, must be paid to us. Refer to the Cancelling the Policy section of PDS Part A for full details. |
| Joint Policyholders and Authorised People | We have expanded the Joint Policyholders section to clarify what each policyholder, or authorised person on the policy, is responsible for and authorised to do. Refer to the Joint Policyholders and Authorised People section of PDS Part A for full details. |
| Making a Claim | We have made changes to clarify what excesses may apply to a claim and when and how they are paid. Please refer to the Making a Claim section of PDS Part A and the Excess on Claims section of PDS Part B for full details. |

| Section heading | What's new or different in your policy |
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| Repairing the Car | <ul style="list-style-type: none"> • The Repairing the Car section has been expanded to clarify how claims are processed if you do, or do not, have the Choice of Repairer optional cover. • If you have the Choice of Repairer option, and your car needs to be towed to your preferred repairer, we will pay for the cost of towing up to a maximum of 100km. • The 'Parts used to repair the car' section has been expanded to include information about the types of parts used to repair the car and what happens if they are unavailable. <p>Please refer to the Repairing the Car section of PDS Part A for full details.</p> |
| Paying You the Cost of Repairing the Car | This new section explains how and when we will settle your claim by paying you the cost of repairs. |
| Paying Your Claim as a Total Loss | Total Loss of the Car has been re-named Paying Your Claim as a Total Loss, and has been expanded to clarify how and when we will settle a total loss claim, specifically around whether we replace the car or pay you the insured value of the car. |
| Our Service Commitment | We have introduced a new process for how we will handle disputes and complaints, including updated contact information. |