

Car Insurance

Combined Financial Services Guide and
Product Disclosure Statement



This Combined Financial Services Guide and Product Disclosure Statement, incorporating the policy wording, was prepared on 10 June 2012.

Real Insurance is a trading name of The Hollard Insurance Company Pty Ltd, ABN 78 090 584 473 AFSL no. 241436, Level 38, 2 Park Street, Sydney, NSW 2000

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Part A: Financial Services Guide (FSG)

In this FSG references to “you” and “your” means the applicant for this product and if a policy is issued, the insured.

This FSG provides you with information about the financial services that Real Insurance Pty Ltd (ABN 45 131 925 472) (AR Number 327 541) **(Real)** provides (to help you decide whether or not to use those services) as well as information on how Real:

- is remunerated in relation to the financial services;
- deals with complaints; and
- can be contacted.

This Real Insurance product is promoted and administered by Real on behalf of the insurer. The Hollard Insurance Company Pty Ltd **(Hollard)** (Full details about Hollard, including its ABN and AFSL number, are given in the Product Disclosure Statement **(PDS)** (Part B of this document).

The PDS contains information on the benefits and significant characteristics of this Real Insurance product and is aimed to assist you in making an informed decision about whether to buy it or not. Before you acquire the product, you should read the PDS carefully and use it to decide whether to purchase the product.

About Real

Real has been appointed by Hollard as its Authorised Representative and is authorised to deal in and provide general advice on behalf of Hollard regarding certain general insurance products issued by Hollard. Real has been given a binding authority by Hollard which authorises it to enter into, vary and cancel insurance policies on behalf of Hollard as if it were Hollard. Real's authority is subject to the limits of authority agreed with Hollard. Real therefore does not act on your behalf or for you.

Important information you should know

In providing the above services Real has not and will not consider whether this Real Insurance product is appropriate for your personal objectives, financial situation or needs as Real does not provide such services to you. Therefore you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before buying the product. You need to read the PDS including the policy Terms and Conditions to determine if the product is right for you. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

Remuneration

Hollard as issuer is paid the premium for this Real Insurance product if you purchase it. This amount is agreed with you before the product is purchased. Real receives a portion of the underwriting profit, if any, for administering Real Insurance products for Hollard. This amount is included in the premium you pay.

You may request particulars about the above remuneration (including commission) or other benefits from Hollard. However, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you. Our contact details are stated below.

Compensation Arrangements

Please see the Financial Claims Scheme clause on page 55 of the PDS (Part B of this document) for information on Hollard's compensation arrangements.

How are Complaints resolved?

Real will do its best to work with you to resolve any complaints you may have in relation to the financial services provided by Real. For information on how your complaint can be resolved please see the How to resolve your complaints clause on page 52 of the PDS (Part B of this document).

Your Privacy

Real is committed to ensuring the privacy and security of your personal information. Real adheres to the Privacy terms set out in the How we protect your privacy clause on page 54 of the PDS (Part B of this document).

Contact details and office hours

You may give Real instructions or contact Real as follows:

Call Real:

On 13 19 48

Monday to Friday (except public holidays)

8am to 7pm (EST)

Saturdays 9am to 5pm

Email Real on customercare@realinsurance.com.au

Visit Real:

realinsurance.com.au

Write to Real:

Real Insurance, Locked Bag 9042, Castle Hill, NSW 1765

Please retain this document for your future reference.

Authorised for issue

This FSG was prepared by Real who is responsible for this FSG. Hollard has authorised the distribution of this FSG by Real.

Part B: Product Disclosure Statement

Welcome to Real Insurance

This Product Disclosure Statement (PDS) is issued by the insurer, The Hollard Insurance Company Pty Ltd (Hollard), trading as Real Insurance.

Hollard protects the assets and quality of life of over 500,000 Australian clients. Internationally, the Hollard Group provides a wide range of insurance products and services to more than 6.5 million policy holders .

Real Insurance was launched by Hollard in Australia in 2005, and is focused on providing Australians with quality, innovative and affordable insurance products, including Home and Contents insurance, Car insurance, Life insurance and Bicycle insurance.

The Real Promise:

- Real Insurance stands for Real Service and Real Savings.
- Ease and convenience are the hallmarks of Real's Service.
- Our goal is to ensure that all our communications with you, the customer, are honest, easy to understand, straightforward and timely.
- We aim to give Australians the opportunity to access a range of smarter and more innovative insurance products to help protect the quality of their lives.

Overview

Understanding the Product Disclosure Statement (PDS)

This Product Disclosure Statement (PDS) is designed to help you decide if the cover provided is right for you.

It describes the main features and benefits and sets out the policy terms and conditions of Real Car Insurance.

Hollard has sole responsibility for this PDS, policy issuance and the assessment and payment of claims.

It is important to note that any advice which Hollard may provide is general only and does not take into account your individual circumstances. You should consider whether this product is right for you.

In this PDS, some words or expressions have a special meaning. Their meaning is explained in the definitions section (page 11) of this PDS.

Helping you understand the Real Car Insurance policy

Where we have agreed to enter into a policy with you, we will insure you for accidental loss or damage caused by one or more of the covered events applicable to you which occurs during the period of insurance. In order to receive this cover you must pay in full and on time (as advised by us to you) any premiums due. This cover is subject to the terms and conditions of your policy as set out in this PDS and the accompanying Certificate of Insurance.

Your policy is made up of the following policy documents:

1. Product Disclosure Statement (PDS):

This document sets out the standard terms and conditions applicable to this insurance, including the basis of cover, exclusions and limitations and applicable excesses. Should we substantially amend this PDS, we will issue you a Supplementary Product Disclosure Statement (SPDS) which will provide details of these amendments.

From time to time and where permitted by law, we may change parts of the policy. If we do so, any updates which are not materially adverse to you from the point of view of a reasonable person deciding whether to buy this insurance, may be found on the Real Insurance website at realinsurance.com.au. Should you wish to receive a paper copy of the latest PDS please do not hesitate to contact our Customer Care Specialists on 13 19 48 and they will send you a copy free of charge.

2. Certificate of Insurance:

This document is issued to you when you take out cover with Real Insurance including on any renewal. It will show (amongst other things), the car insured, limits insured and excesses (where not identified in other policy documents), the premium, the cover(s) applicable to you and specific terms and conditions that apply to your cover. These may vary the standard terms and conditions of this PDS or any SPDS depending on your specific circumstances.

You need to carefully read these documents together to understand the cover and your obligations. Please keep your policy documents in a safe place for future reference.

It is important to recognise that by entering into your policy you confirm and warrant to us that you have read or will read the policy documents when provided to you and will contact us if you have not done so. Remember that there are limits, exclusions and conditions that apply to your policy. They will be contained in this PDS (see relevant sections describing the cover(s), benefits, exclusions and other conditions), any applicable SPDS(s) and your Certificate of Insurance.

If you fail to comply with a term or condition or an exclusion applies, we may refuse to pay or reduce a claim, and/or we may cancel your policy, to the extent permitted by law and subject to the operation of the Insurance Contracts Act 1984 (Cth).

Cooling off period

At Real Insurance we want you to be happy with the cover you have chosen – that's why we offer you a 14 day cooling off period.

If you decide that your Real Car Insurance isn't for you, we allow you to cancel your policy within 14 days of the start or renewal date of your policy and receive a full refund of any premiums paid (less any government levies, taxes or duties that we cannot recover), as long as you have not made a claim.

Even after this cooling off period ends you still have cancellation rights – see page 52.

What you pay

Your premium is the amount that you have agreed to pay us for your policy. When you apply for your policy, we advise you of the premium you must pay and confirm it on your Certificate of Insurance.

The calculation of your premium is based on a number of criteria that determine the risk including:

- the cover you choose;
- the type of car you want to insure;
- the overnight parking location of your car;
- whether your car is insured for agreed or market value;
- if you have any accessories or acceptable modifications included in your cover;
- factors relating to the drivers of your car, including their age, driving and insurance history;
- factors that increase or decrease the risk of your making a claim.

We also take into account other factors related to the costs of our doing business.

Minimum premiums may apply. Where discounts/ entitlements apply if you meet certain criteria we set, they will only apply to the extent any minimum premium is not reached. If you are eligible for more than one discount, we apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts.

Your premium will also include amounts that take into account our obligations to pay any relevant compulsory government charges, taxes or levies for your policy e.g. GST and Stamp Duty. We set these out on your Certificate of Insurance.

In cases where we are required to pay an estimated amount (e.g. for Fire Services Levies) based on criteria set by the Government, we allocate to the policy our estimate of the amount we will be required to pay. We may over or under recover in any particular year but we will not adjust your premium because of this. You can ask us for more details if you wish.

What our words really mean (definitions)

The following words have been given special meaning

accessory

means an accessory that is added to your car that does not enhance its performance and is not supplied as standard equipment with the car.

accident

means a mishap or series of mishaps involving your car that is/are unintentional and unexpected and arise/s from a single event.

accidental damage

means damage resulting from an accident.

agreed value

means the amount we agree to insure your car for during the period of insurance. This amount will be shown on your Certificate of Insurance.

business use

means that your car is either registered for business use or is used for income earning purposes as part of your full time, part time or casual business and/or employment.

car

means the registered car shown on your Certificate of Insurance and includes the manufacturer's standard accessories and tools, together with any other accessories and optional extras fitted to your car that you have told us about and that we have agreed to insure and have listed on your Certificate of Insurance. Car and vehicle have exactly the same meaning, unless stated otherwise.

caravan

means a registered caravan that is not motorised and is designed to be towed by a car.

Certificate of Insurance

is the document we send you that provides your personal and car insurance details and any variations to the standard terms and conditions of this PDS. It forms part of your contract with us and should be read with your other policy documents.

driver

means the person driving your car.

event

means a single occurrence resulting in loss or damage. Any series of events consequent upon or attributable to one source or originating cause, including continuous or repeated exposure to substantially the same general conditions, are deemed to be one event.

excess(es)

means the amount(s) you are required to pay or bear yourself when you make a claim under your policy. The policy excesses are detailed in the PDS (see page 48) and are also shown on your Certificate of Insurance. In the event of a claim you may be required to pay more than one excess.

kilometre cover range

means your insured starting and ending kilometre range as shown on your Certificate of Insurance.

market value

means the reasonable market-related value or our assessment of what the general market would pay for your car. It takes into account the age, make, model, condition and kilometres travelled by your car immediately before the event giving rise to the claim.

The market value may be subject to a limit, which if applicable will be shown on your Certificate of Insurance.

off-road

means four wheel driving, trail driving, sand dune driving or some other driving activity of a similar nature that is conducted away from a public, prepared or graded private road.

on road costs

means transfer fees, stamp duties and dealer delivery costs.

period of insurance

means the period of your policy with us, which starts at the date and time we tell you the policy is entered into (recorded on the Certificate of Insurance) and continuing, unless ending sooner in accordance with the policy or relevant law, until the expiry date and time specified in the Certificate of Insurance.

If the policy is cancelled, the period of insurance terminates when the cancellation becomes effective.

private use

means social, domestic and pleasure purposes including travelling between home and place of work. It does not include business use.

terrorism

means any act which may or may not involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

total loss

means that the damage sustained to your car in our opinion renders the car unsafe or uneconomical for us to repair when compared to the relevant market or agreed value shown as applicable on your Certificate of Insurance or that your car has been stolen and not recovered.

trailer

means a registered trailer that is not motorised and is designed to be towed by a car.

we, us or our

means The Hollard Insurance Company Pty Ltd trading as Real Insurance.

you, your

means the person(s) named on the Certificate of Insurance as the insured.

What you need to do

Understand this insurance

Summary of Real Car Insurance Cover

Real Insurance offers three types of cover to allow you to apply for the cover type that you determine best suits your needs. The three types of covers offered are:

1. Comprehensive Cover
2. Third Party Property Damage Cover
3. "Build your own" – Tailored Cover

The following is a limited summary of each of the cover types and you need to read this PDS in full to properly understand the covers and their terms and conditions.

1. Comprehensive Cover

Comprehensive Cover (see page 21) provides you with protection for:

- accidental loss of or damage to your car up to either an agreed value or market value (see page 21); and
- Third Party Property Damage Cover excluding the Uninsured Motorist Extension Included Benefit (see page 34).

In addition, you can also choose to:

- include a range of Optional Extras, such as Excess-free Windscreen Cover and Hire Car Cover, as well as some other innovative options like Pet Cover and Bicycle Cover (see page 35 to 37); and
- take up the Pay As You Drive option if you are eligible to do so (see page 22).

2. Third Party Property Damage Cover

Third Party Property Damage Cover gives you protection for your legal liability to pay compensation for loss or damage caused to someone else's property:

- which results from an accident during the period of insurance which is your fault;

-
- where your legal liability arises out of the use of your car, a substitute car or any attached trailer or caravan; and
 - up to \$20 million for each accident, including legal costs (see page 26).

Should you choose to select this option the only Included Benefits that apply are the Uninsured Motorist Extension and Substitute Car – Third Party Property Damage Cover. The only Optional Extra available is Roadside Assistance.

3. “Build your own” - Tailored Cover

The “Build your own” – Tailored Cover option allows you to choose the cover that suits your needs. Should you want more than the basic Third Party Property Damage Cover, but you don’t want the full breadth of protection that our Comprehensive Cover provides, you can choose from the following cover combinations:

- a. Third Party Property Damage (see page 25) plus Collision (see page 27); or
- b. Third Party Property Damage plus a minimum of any two of the following four possible defined event covers (see pages 27 to 28):
 - I. Fire;
 - II. Theft and Malicious Damage;
 - III. Collision;
 - IV. Natural Events.

If you choose one of the above Tailored Cover combinations you still receive all of the additional Included Benefits applicable to the Comprehensive Cover.

You can also choose to include a range of Optional Extras, such as Excess-free Windscreen Cover and Hire Car Cover as well as some other innovative options like Pet Cover and Bicycle Cover (see pages 35 to 37).

Understand your Duty of Disclosure

Before or at the time you enter into your policy with us, the Insurance Contracts Act 1984 (The Act) requires you to provide us with the information we need to enable us to decide whether and on what terms your application for insurance is acceptable and to calculate how much premium is required for your policy.

The Act imposes a different duty the first time you enter into the policy with us to that which applies when you renew, vary, extend, reinstate or replace the policy. We set these two duties out below.

Your Duty of Disclosure when you enter into the policy with us for the first time

You will be asked various questions when you first apply for your policy and when you answer you need to:

- give us honest and complete answers;
- tell us everything that you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

You need to tell us if your answers change before the policy is entered into.

Your Duty of Disclosure when you renew, vary, extend, reinstate or replace the policy

When you renew, vary, extend, reinstate or replace your policy, your duty is to tell us before the renewal, variation, extension, reinstatement or replacement is made, every matter which you know, or a reasonable person in the circumstances could be expected to know, that is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

What you do not need to tell us for either duty

You do not need to tell us about any matter that:

- diminishes our risk;
- is of common knowledge;

-
- we know or should know as an insurer; or
 - we tell you we do not need to know.

What happens if you do not comply?

If you do not comply with your Duty of Disclosure we may cancel the policy and/or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed, and pay nothing.

Who do the above obligations apply to?

The obligations apply to you and everyone that is an insured under your policy. If you provide information for another insured you represent to us you have authority from them to do so and it is as if they provided it to us.

Notify us of any other matters

1. Interests of others in your car

You must tell us of any other party that has an ownership or financial interest in your car, as they may need to be noted on your policy for their interest. No party is covered for their interest unless we note them. If a credit provider is noted on your Certificate of Insurance as having an interest in your car and we agree to pay a claim on a cash basis, we have the option of making this payment to the credit provider in full or part payment of the claim.

2. If there is more than one named insured

If there is more than one insured named on your Certificate of Insurance we will treat a statement, act, omission, claim or request to alter or cancel your policy made by one as coming from all of those named as insured.

3. If you require cover for any additional accessories, optional extras or modifications to your car

We will only provide cover for any additional accessories, optional extras or modifications to your car if you have told us about them and we have agreed to provide cover and have listed them on your Certificate of Insurance.

4. Tell us if you modify your car

You must tell us if your car has been 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 policy. This may involve the payment of an additional premium or the application of an additional excess. Alternatively, we may decide not to insure your car, cancel your policy or decide to not offer renewal.

5. Tell us if the use of your car changes

Usage of your car (either private use or business use), as declared by you, is noted on your Certificate of Insurance.

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

6. Tell us if you replace or sell your car

If you replace or sell your car you must notify us immediately, so that we may arrange cover for the replacement car or cancel your policy, whichever is applicable. If we need to add the replacement car to your policy or arrange new cover on the replacement car we will require updated information from you.

If you have taken up our Pay As You Drive option (see page 22) you will need to contact us immediately and provide updated information, which may include the odometer reading on your previous and new car.

If you replace your car with one of similar type and value during the period of insurance we may automatically cover the replacement car from the date of purchase, provided that:

- you tell us within 14 days of buying the replacement car;

-
- we agree to insure it; and
 - you pay any additional premium payable.

Protect your car and keep it in good condition

You must take all reasonable efforts to maintain your car in a good state of repair. You must also take all reasonable precautions in protecting your car from loss or damage. This includes locking your car whenever it is unattended. If you do suffer loss or damage to your car, you must take all reasonable efforts to prevent any further loss or damage to your car.

If you make a claim and you were aware of something that would cause loss or damage to your car and you did not take all reasonable steps to avoid such loss or damage from occurring, we reserve the right to reduce and/or decline to pay your claim.

Ensure your premiums are always paid

To receive the benefits of cover as set out in your policy documentation you must ensure your premiums are paid and are kept up to date. If your premiums are not up to date we have the right to cancel your policy. If any premium payment remains unpaid for more than 14 days, we may refuse to pay a claim.

We understand that customers change their banking details for a variety of reasons. However it is important that you contact us and provide these new details immediately and in advance of any premiums being deducted.

Should your financial institution dishonour any payment because of lack of funds in your account you will be charged any costs that we incur as a result of the dishonoured payment.

Three types of Cover

You can choose from three car insurance cover options:

1. Comprehensive Cover
2. Third Party Property Damage Cover
3. "Build your own" - Tailored Cover

The following section details each of these cover options. The cover option applicable to you under your policy will be shown on your Certificate of Insurance. It is your responsibility to ensure that you have the cover you need. Please ensure you check your Certificate of Insurance and contact us should you have any queries or concerns relating to this.

1. Comprehensive Cover

Where this cover option applies we will cover you, subject to any relevant excess(es) and the other terms and conditions of your policy for:

- Accidental loss of or damage (including theft) to your car which occurs during the period of insurance. This is the broadest cover we provide and includes cover for the events covered under the Fire, Theft and Malicious Damage, Collision and Natural Events Covers as set out in Tailored Covers option (see page 27). We will list all of these covers as applicable on the Certificate of Insurance if you have Comprehensive Cover.

We will at our option and subject to any relevant excess(es) and your policy terms and conditions:

- o repair your car if it is economical to repair;
- o pay you the reasonable cost of repairing your car;
- o replace your car; or
- o pay you up to the agreed or market value or other applicable limits as shown on your Certificate of Insurance.

See the 'How to make a claim' section and in particular how we deal with repair and replacement for more information.

- Third Party Property Damage Cover (see pages 25 to 27) excluding the Uninsured Motorist Extension Included Benefit (see pages 31 to 34);
- any Optional Extras shown as applicable on your Certificate of Insurance (see pages 35 to 37).

Comprehensive Cover – Pay As You Drive option

If the Pay As You Drive option has been chosen by you and is shown as applicable on your Certificate of Insurance, terms and conditions below also apply to your Comprehensive Cover.

What is the Pay As You Drive option?

The Pay As You Drive option is an innovative feature of our Comprehensive Cover. It allows selected customers to save money on their premium by agreeing to a maximum kilometre driving range that will not be exceeded during the period of insurance. Think of it as an added reward for customers who drive less frequently and are willing to commit to driving up to a maximum number of kilometres during the insurance period.

Who is eligible for the Pay As You Drive option?

Eligibility for this option is determined by a number of factors but mainly by the average number of kilometres driven by the customer each year. In general, customers who indicate that they are low kilometre drivers are more likely to be eligible.

When does this option apply?

In order to get this option you need to be eligible, actively select it and have it shown as applicable on your Certificate of Insurance.

What additional terms and conditions apply to the Pay As You Drive option?

Where you have the Pay As You Drive option the following terms and conditions apply in addition to the other terms and conditions of your Comprehensive Cover:

- **Agreed kilometre range**
Your choice of kilometre range is valid for the period of insurance.
- **Exceeding kilometre range excess**
If, at the time of an accident giving rise to loss or damage, your car's odometer reading is above the agreed kilometre range as shown on your Certificate of Insurance, an Exceeding kilometre range excess will apply. This excess is shown on your Certificate of Insurance.
- **Increase your agreed kilometre range**
If you believe you will exceed your agreed kilometre range before the period of insurance ends and do not want the Exceeding kilometre range excess to apply to your cover, you need to apply (before you exceed your kilometre range) to increase your kilometre range. If we agree to vary your policy to include the increased kilometre range covered an additional premium may need to be paid. We may, in our absolute discretion, not agree to any variation so it is important that you carefully consider how many kilometres you will need for the period of insurance when you apply.

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- Reduce your agreed kilometre range
You may not reduce the kilometre range within the period of insurance once cover has commenced. On each offered renewal of your policy, you have the option of changing the kilometre range for the next policy.
 - No refunds
 - o If at the expiry of your period of insurance you have not reached the limit of the kilometre range purchased, your unused kilometres will not be refunded or carried over to the renewed policy;
 - o If you cancel your Pay As You Drive option mid-term after the cooling off period, you are not entitled to a premium refund for any unused kilometres.

What are your obligations?

1. Ensure that you have adequate kilometres remaining.
You are solely responsible for ensuring that the kilometre range purchased by you is adequate for your car usage during the period of insurance and for keeping track of whether the kilometre range you have purchased has or has not been exhausted. It may help if you regularly check your odometer reading in line with your kilometre range.
2. Increase your kilometre range if you are approaching end of purchased range.
If your odometer reading is approaching the end of your kilometre range you can apply to increase your kilometre range by calling us on 13 19 48.
3. Provide a valid odometer reading.
In order to provide an effective claims assessment process for the Pay As You Drive option we require you to provide your odometer reading at the commencement of your policy (and if requested, at any subsequent renewal date) and at the point of any claim lodgement.

We reserve the right to verify the odometer reading you provide. To verify this reading we may inspect your car or you may have to take your car to an agent specified by us. Alternatively, we may require that you provide us with documentation such as your car's service records or registration inspection certificate.

It is important to note that we will not pay any claim where your car's odometer has been replaced or been manipulated to alter the odometer reading or where your car's odometer is inoperative and you have failed to have it repaired.

2. Third Party Property Damage Cover

What is Third Party Property Damage Cover?

Where this cover option is shown on your Certificate of Insurance as applicable we will cover you, subject to any relevant excess(es) and the other terms and conditions of your policy, for your legal liability to pay compensation for loss or damage to someone else's property where:

- the loss or damage results from an accident during the period of insurance and is your fault; and
- the legal liability has arisen out of the use of your car, a substitute car or from any trailer or caravan attached to your car at the time of the accident.

This cover includes cover for liability caused by:

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

We will also pay legal costs and expenses to defend any proceedings arising from your legal liability for accidental loss or damage covered by your policy, provided that we have first approved these costs and expenses.

The most that we will pay for legal liability arising directly or indirectly from an accident is \$20 million. This amount includes all legal costs and expenses covered by the policy.

Your Third Party Property Damage Cover does not pay for:

- legal costs required to defend either criminal acts or fines for breaches of road traffic statutes;
- damage to property belonging to you, any family member, or any person who normally resides with you;
- damage to property in the care, custody or control of you or any other person covered by this policy;
- any fines, penalties or awards imposed by law or liquidated damages or punitive, aggravated, exemplary damages and any additional damages resulting from the multiplication of compensatory damages;
- your legal liability under any agreement or contract you, or any covered person enter into, unless you or they would have been liable despite the agreement or contract; or
- your liability if you have agreed to or accepted legal liability without our agreement first.

Are there any Included Benefits in the Third Party Property Damage Cover?

The only Included Benefits that forms part of this cover option are the Uninsured Motorist Extension Benefit and the Substitute Car – Third Party Property Damage Benefit.

Can I take out any Optional Extras if I have chosen Third Party Property Damage Cover?

If you have only chosen Third Party Property Damage Cover the only Optional Extra available to you is Roadside Assistance (see page 37).

3. "Build your own" – Tailored Cover

What is "Build your own" – Tailored Cover?

The "Build your own" – Tailored Cover option allows you to choose the cover that suits your needs. Should you want more than the basic Third Party Property Damage Cover, but you don't want the full breadth of protection that our Comprehensive Cover provides, you can choose from the following cover combinations:

- a. Third Party Property Damage (see page 25) plus Collision Cover (see page 27); or
- b. Third Party Property Damage plus a minimum of any two of the following four possible defined event covers:

I. Fire Cover

Your car is damaged by fire.

You are not covered where the fire is caused by the events shown in the Theft and Malicious Damage, Collision or Natural Events Covers below. These events are only covered if you take the relevant covers, subject to their terms and conditions.

II. Theft and Malicious Damage Cover

Damage to your car as a result of theft, attempted theft or malicious damage.

III. Collision Cover

Accidental damage to your car when your car hits, or is hit by, another vehicle, or some other object e.g. a tree branch, whether:

- the collision is your fault or not;
- you were driving the car at the time or not (e.g. while the car was parked).

No cover is provided under Collision Cover where the collision is caused by the events shown in the Fire, Theft and Malicious Damage or Natural Events Covers. These events are only covered if you take the relevant covers, subject to their terms and conditions.

Below are two examples of events that would not be covered by Collision Cover:

- Damage caused by a storm as storm is an event under Natural Events Cover;
- Damage caused by someone deliberately or maliciously or whilst attempting to steal your car, as these events are covered under Theft and Malicious Damage Cover.

IV. Natural Events Cover

Accidental damage caused by wind, storm, lightning, hail, bushfire, earthquake, tsunami, flood or any other damage caused by a natural weather event.

For such defined event claims, we will at our discretion, and subject to any relevant excess(es) and your policy terms and conditions:

- Repair your car if it is economical to repair;
- Pay you the reasonable cost of repairing your car;
- Replace your car; or
- Pay you up to the agreed or market value or other applicable limits as shown on your Certificate of Insurance.

You can contact us to apply to add or remove covers at any time during the period of insurance. If you wish to add or remove covers this may affect your premium and the other covers provided to you. Any proposed changes to covers you wish to make are subject to acceptance at our absolute discretion.

Please note the above covers are only applicable:

- if you have taken up the Third Party Property Damage Cover;
- if shown as covered on your Certificate of Insurance;
- subject to any relevant excess(es) and the other terms and conditions of your policy; and
- where an insured event listed in the cover as outlined above occurs during the period of insurance.

What Included Benefits are there with “Build your own” - Tailored Cover?

You are entitled to all of the Included Benefits if you take up the Build your own - Tailored Cover, subject to their terms and conditions (see page 31 to 34).

What Optional Extras are eligible with “Build your own” - Tailored Cover?

There are a range of Optional Extras that can be taken out by customers who have chosen “Build your own” - Tailored Cover (see page 35 to 37). You are only covered for Optional Extras shown as applicable on your Certificate of Insurance.

Included Benefits

If we accept a claim for loss of or damage to your car under your policy as being covered (called a “covered claim” in the Included Benefits section), we will also pay the Included Benefits listed (see tables on pages 31 to 34) unless we say otherwise.

Optional Extras

We have a range of Optional Extras that customers can choose from (see tables on pages 35 to 37). These include:

- Excess-free Windscreen Cover
- Hire Car Cover
- New for Old Replacement – 24 months
- Roadside Assistance

Optional Extras on pages 35 to 37 only apply:

- if you have chosen them and they are shown on your Certificate of Insurance; and/or
- where we accept a claim for loss of or damage to your car under your policy as being covered (called a “covered claim” in the Optional Extras section).

For Third Party Property Damage Cover (see page 25 to 30), the only applicable Optional Extra is the Roadside Assistance option.

Your Included Benefits	Comprehensive*	Third Party Property Damage	Build your own
New for Old Replacement of your car – 12 months Where there is a covered claim and your car is declared by us to be a total loss within 12 months of the original registration, we will at our option, replace your car with a new car of the same or similar make, model or series and pay for the on road costs (excluding registration and Compulsory Third Party insurance) of the new car. If we elect not to replace your car, we will settle your claim by paying the agreed or market value of your car, as shown on your Certificate of Insurance. We do not pay you any of the on road costs of a new car.	✓		✓
Towing Costs We will pay the reasonable costs incurred in removing your damaged car to the nearest safe or secure place after the covered claim, if necessary.	✓		✓
Trailer and Caravan Cover We will pay up to \$1,000 for accidental loss or damage to any trailer or caravan if it was attached to your car at the time of the covered claim. We do not cover property being carried in or on the trailer or caravan, or any caravan or trailer that is insured elsewhere.	✓		✓

* Also applicable for the Comprehensive - Pay As You Drive option.

Your Included Benefits	Comprehensive*	Third Party Property Damage	Build your own
Essential Repairs We will pay up to \$300 for essential repairs to restore your car following a covered claim to a roadworthy and safe condition so that you may drive to your intended destination.	✓		✓
Personal Property We will pay up to \$500 in total for accidental damage to personal property that belongs to you or a family member normally residing with you, if it is accidentally damaged or destroyed because of a covered claim: This benefit only covers damage to personal items owned by you or your family member who normally resides with you, which are designed to be worn or carried, such as a handbag or sports-bags. Items such as mobile phones, laptops, iPads, portable game machines, musical and photographic devices, equipment, tools and/or items or goods used in connection with business, trade or occupation are excluded. In addition, cash, cheques, negotiable documents connected with any trade, business or occupation are excluded. Property being carried in or on a trailer or caravan is excluded.	✓		✓
Child Safety Seats and Prams We will pay up to \$500 for the cost of replacing your child seats, baby capsules and prams, belonging to you or your family member who normally resides with you, which suffer damage because of the covered claim.	✓		✓

<p>Emergency Travel and Accommodation Costs</p> <p>If, as a result of a covered claim your car cannot be driven and you are more than 200 kilometres from your home, we will pay up to \$500 in total for necessary and reasonable:</p> <ul style="list-style-type: none"> • travel costs to return you and your family who were in your car to your home; • emergency accommodation for you and your family members who were in your car. 	✓		✓
<p>Substitute Car - Third Party Property Damage Cover</p> <p>In the event your car cannot be driven due to a covered claim and you are involved in an accident while using an uninsured registered substitute car which you have legal use of, we will provide cover for Third Party Property Damage in relation to the substitute car while your car is being repaired. This excludes incidents where the substitute car is the subject of a hire agreement or is owned by you. This benefit does not cover any loss of or damage to the substitute car.</p>	✓	✓	✓
<p>Locks and Keys</p> <p>If your car keys are stolen during the period of insurance, we will pay up to \$1,000 for the cost of replacing the keys and/or recoding your car's locks/keys. 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. A claim for lock and keys can be accepted in the absence of a covered claim for loss of or damage to your car.</p>	✓		✓

* Also applicable for the Comprehensive - Pay As You Drive option.

Your Included Benefits	Comprehensive*	Third Party Property Damage	Build your own
Transit Cover We will pay for loss of or damage to your car while it is being transported (including loading and unloading, and 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.	✓		✓
Uninsured Motorist Extension Benefit If you only have Third Party Property Damage Cover, and during the period of insurance: <ul style="list-style-type: none"> • your car has been damaged in an accident caused by another motorist; • the motorist does not have insurance cover for damage caused to third party property; • you satisfy us that you did not cause or contribute to the accident; • you are able to provide the name and address of the motorist or person who caused the accident; and • you are able to provide the registration number of the other car involved, we cover you for the following, up to \$3,000: <ul style="list-style-type: none"> • damage to your car; • essential repairs, being the reasonable costs incurred by you for essential repairs to restore your car to a roadworthy and safe condition so that you may drive it to your intended destination; and • towing, being the reasonable costs of removing your car to the nearest safe or secure place, if necessary. 		✓	

* Also applicable for the Comprehensive - Pay As You Drive option.

Your Optional Extras	Comprehensive*	Third Party Property Damage	Build your own
<p>Excess-free Windscreen Cover</p> <p>If the covered claim is only for windscreen glass breakage, we will pay the cost of replacing or repairing the front windscreen of your car if it is accidentally broken. We will not apply the agreed excess (as set out in your Certificate of Insurance) to the first such windscreen claim made in any one period of insurance.</p> <p>This Optional Extra is not applicable where your covered claim includes damage to your car which is in addition to the windscreen glass breakage.</p>	✓		✓
<p>New for Old Replacement of your Car - 24 months</p> <p>Where there is a covered claim and your car is declared by us to be a total loss within 24 months of the original registration of the car, we will at our option, replace your car with a new car of the same or similar make, model or series and pay for the on road costs (excluding registration and Compulsory Third Party insurance) of the new car.</p> <p>If we elect not to replace your car, we will settle your claim by paying the agreed or market value of your car, as shown on your Certificate of Insurance. We do not pay you any of the on road costs of a new car.</p>	✓		✓

* Also applicable for the Comprehensive - Pay As You Drive option.

Your Optional Extras	Comprehensive*	Third Party Property Damage	Build your own
<p>Hire Car Cover</p> <p>If there is a covered claim that results in your car being stolen, or off the road for repairs, we will assist you either by organising a hire car for you, or, at our discretion, assisting you with reclaiming the cost of hiring a similar car.</p> <p>Hire Car Cover will:</p> <ul style="list-style-type: none"> • commence on the date of the theft or accident causing the covered claim if your car is stolen, not driveable or the date on which your car is taken to the repairer; and • cease when the car is repaired or, in the case of a total loss, when we pay your claim. <p>If we assist you with the cost of hiring a car, the car must be hired from our choice of licensed car hire company and you must pay for the hire car first and submit a copy of the invoice to us for reimbursement. Our payment will be limited to the daily hire amount and the maximum hire period shown on your Certificate of Insurance.</p>	✓		✓

<p>Roadside Assistance – Real Road Care</p> <p>A dedicated Roadside Assistance service is provided by International SOS (Australasia) which offers 24 hour emergency Roadside Assistance, 365 days a year, nationwide.</p> <p>Note that you will receive a copy of the terms and conditions if you purchase this Optional Extra, and you need to refer to these terms and conditions for details of the benefit. This service is also available in the absence of a covered claim for loss of or damage to your car.</p>	✓	✓	✓
<p>Pet Cover</p> <p>We will pay for reasonable veterinary costs of up to \$1,000 following a covered claim for up to 2 cats or dogs in your car for injuries they incurred in the same event giving rise to the claim. If required these costs will include payment for essential euthanasia as recommended by a vet, and costs associated with a deceased pet e.g. disposal, burial or cremation. This cover only applies to dogs or cats owned by you or your family normally residing with you.</p>	✓		✓
<p>Bicycle Cover</p> <p>Where there is a covered claim which causes damage to up to two bicycle(s) which:</p> <ul style="list-style-type: none"> • are either inside or attached to your car; and • which belong to you or your family normally residing with you, <p>we will pay up to \$1,000 for the total (or combined) costs of repairing or replacing the bicycles.</p>	✓		✓

* Also applicable for the Comprehensive - Pay As You Drive option.

The value you can insure your car for

You have the flexibility of selecting an agreed value you would like to insure your car for, within certain value ranges we have determined, based on the details you provide to us about your car.

Agreed value cover is not available if you have chosen any one of the following Cover types:

1. Third Party Property Damage Cover only:

For this option, only Third Party Property Damage would be covered, and you would not have cover for any damage to your own car, other than from the Uninsured Motorist Extension Cover (see page 34) up to a maximum of \$3,000; or

2. “Build your own” - Tailored Cover - Third Party Property Damage, Fire, Theft and Malicious Damage Cover options:

If you select the Tailored Cover combination of Third Party Property Damage, Fire, Theft and Malicious Damage, your car will be covered for market value only, up to a maximum limit of \$10,000. (For the definition of “market value” see page 13).

What is not covered under your policy

The following general exclusions apply to all covers under your policy.

Your policy does not cover you if your car is being driven by you or any person who at the time of the accident/event:

- is under 18 years of age, unless they are a legal learner driver accompanied by a fully licensed driver;
- is not licensed to drive your car or is not complying with the conditions of their licence while doing so;
- is under the influence of any drug or intoxicating alcohol and/or whose blood alcohol/drug level exceeded the percentage permitted by law in the state or territory where the accident occurred; or
- refused to submit to any test to determine the level of alcohol or drugs in their blood when reasonably requested to do so by the authorities.

Your claim will be reconsidered if you can satisfy us that you had no reason to suspect that the driver was unlicensed or that their judgment was impaired or affected by alcohol or any drug. If we agree to pay a claim under these circumstances we reserve the right to recover all claim costs to the extent permitted by law from the person who was driving or was in charge of your car at the time of the accident.

Your policy does not cover you if your car is being used at the time of the accident/event:

- off-road;
- to move dangerous, hazardous, inflammable goods or substances that pollute or contaminate in quantities greater than that used for domestic purposes;
- as a courier or delivery car or to carry passengers for hire, fare or reward except under a private pooling arrangement;

-
- for any motor sport, racing, rally, time trial or while being tested in preparation for any motor sporting activity, or while being driven on a motor sporting circuit of any kind other than as part of a defensive driver training course;
 - in connection with any motor trade for experiments, tests, trials or any performance or any other car demonstration purpose;
 - in an unsafe or un-roadworthy condition unless you can satisfy us that the accident was not caused by the unsafe or un-roadworthy condition of your car;
 - to carry a number of passengers or tow a load greater than that for which your car was designed, unless you can satisfy us that the accident was not caused by the carriage of the additional passengers or increased loads applied to your car in excess of its designed specifications; or
 - outside Australia.

We will not pay any claim for loss, damage or Third Party Property Damage caused by, arising out of or in any way connected with:

- an act which is deliberate, intentional or malicious (including theft, conversion or misappropriation); or criminal, caused by or involving you or any person who is acting with your express or implied consent;
- war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or contamination or pollution by chemical, biological or nuclear agents which results from an act of terrorism, or any action in controlling, preventing, suppressing, retaliating against, or responding to such acts;
- 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 policy does not cover:

- any consequential loss or damage caused to your car's engine or mechanical components as a result of you knowingly driving the car in a damaged condition;
- reduction in value or depreciation;
- wear and tear or rust or corrosion;
- mechanical, electrical or computer breakdowns, failures or breakages, or where a component fails to perform to its intended design specification;
- the cost to repair any pre-existing or old damage, faulty workmanship or incomplete repairs that was in existence prior to the accident which resulted in a claim for loss or damage under this policy;
- any repairs carried out to your car without our consent after an incident;
- damage to tyres by braking or by punctures, cuts or bursts;
- any loss of or damage to your car after an accident, theft, incident or breakdown where you have not taken reasonable steps to protect or safeguard your car;
- loss or damage to any tools of trade, machinery, equipment, parts, non-standard accessory or other property not agreed to be covered in writing by us;
- any loss or financial loss because you cannot use your car;
- any claim where the car has been modified from the manufacturer's specifications and/or fitted with non-standard accessories without our written consent;

Continued...

- any costs associated with a rental/hire car unless you have selected the Hire Car Optional Extra, where we agreed to and will pay the costs as detailed on your Certificate of Insurance.
- any loss of or damage to your car as a result of the lawful seizure of your car;
- 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;
- any claim involving your car when it is being driven by a driver who is under the age of 25 if you have elected to exclude drivers under 25 years old;
- any amount in excess of any limits, the market or agreed value of your car, depending on the cover applicable to you as shown on your Certificate of Insurance; and
- any claim that is below the excess(es) payable by you irrespective of the circumstances of the accident/event.

Making a claim

We understand that it can be very stressful if you need to make a claim. Our Personal Claims Agents will be there to assist you when you most need it.

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 can so that your claim can be assessed quickly:

- Secure your car to prevent any further loss or damage;
- If required, have your car towed to the nearest place of safety;
- Call our Claims team on 13 19 48 and report the incident as soon as possible;
- Obtain the full name, address and registration number of any other parties involved, and if possible the telephone and licence number of the other driver; and
- Report the incident or loss to the police where the law or your policy requires it to be reported.

What not to do:

Whilst we understand that a claim event can be stressful for all parties involved, it is important that you do not do the following without our consent:

- Admit guilt, fault or liability (except to the police);
- Offer or negotiate to pay a claim; or
- Approve any repairs (other than for essential repairs necessary to minimise or prevent further loss or damage).

What do you need to do when making a claim?

- Allow us to sight and/or take possession of damaged property that is the subject of a claim;
- Assist us to process your claim by providing any relevant documentation we request;
- Provide us with evidence of the ownership of the car;
- Provide us with the odometer reading of your car at the time of the accident, more so if you have elected to take the Pay As You Drive option;
- Provide us with proof that you owned the property that is the subject of the claim covered by your policy, along with proof of its value. This proof includes receipts, invoices, bank or credit card statements, contracts of sales and photographs;
- Send us any communication you receive relating to the claim from any other party (including telling us of pending court proceedings);
- Take all reasonable steps to assist us in any negotiations, defence or settlement of any claim made under your policy or to recover against any other party that we deem to be responsible for the damage to your car;
- Tell us about any other insurance that you may have that could be relevant to the claim;
- Make your car available to be inspected by us or an assessor or agent appointed by us, including where diagnosis (such as stripping of an engine) is required to determine if there has been a covered event.
 - If you or we incur costs for such diagnosis and subsequent reassembly and the claim is subsequently accepted as valid by us, we will bear these costs up to the relevant limits; or
 - If a claim is not lodged or the claim is not subsequently accepted by us, you agree to pay for the diagnosis and reassembly costs incurred.

Repairs to your car

In the event of a claim we will assist you in making arrangements for covered repairs to be carried out by a qualified repairer.

We guarantee repairs undertaken by a repairer who has been appointed or approved by us. You may arrange for repairs to be quoted by an alternative repairer. However, we reserve the right to determine and arrange for repairs to be carried out by our preferred repairer if your repairer's quote is either not competitive, or we do not believe that they can satisfactorily repair your car. We do not guarantee repairs that have been undertaken by a repairer who has not been appointed and approved by us.

We will repair your car to a condition that is equivalent to its condition immediately before the event. Parts suitable for your car's age and condition will be used in the repair.

You may have to contribute towards the cost of repairing 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.

The most that we will pay you for the repair or total loss of your car is the agreed or market value or any other sum insured limit as shown on your Certificate of Insurance, less any applicable excess(es) and any outstanding premium.

Replacement parts

- If your car is still covered by the manufacturer's standard new car warranty we will use new Original Equipment Manufacturer (OEM) parts. Please note that replacement of windscreens or window glass might use glass which was not produced by the original manufacturer but will always meet Australian Design Rules.
- If your car is outside the manufacturer's standard new car warranty period we may authorise the use of new parts or parts which are consistent with the age or condition of your car. This may include the use of non-genuine or recycled parts.

If any damaged part(s) to be replaced form(s) part of a set, we will only pay for the replacement of the actual part(s) damaged. If any part or accessory necessary for the repair of your car is no longer available from the manufacturer or not available in Australia, we will only pay the cost of an equivalent part and/or its last listed parts price/value.

We will not pay for any additional expediting costs that we deem to be unreasonable and we will not be responsible for any part supply delays.

How claims impact your insurance

If your claim is for the total loss of your car, your insurance cover for the car will cease as soon as we accept and pay the claim. If your car is declared a total loss, the car, along with the car's salvage rights will become our property. We will deduct any unexpired portion of your registration and Compulsory Third Party insurance premium from the settlement amount paid.

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 owing from the claims settlement.

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

Claims payments & Goods and Services Tax (GST)

Any claim payments made under this policy will be based on GST inclusive costs, up to the relevant amount covered, or maximum amount that we pay. However, if you are, or would be, entitled to claim any input tax credit 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 credit. You are required to tell us your entitlement to an input tax credit. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we pay.

Excess

What is an excess?

This is the amount or amounts you are required to contribute towards the cost of a claim. There are different types of excesses, which may apply to you or in relation to the driver of your car at the time of the claim. If your claim is for more than one accident or event, the excess applicable to each accident or event will be payable. All excess values will be shown on your Certificate of Insurance.

Paying your excess(es)

At our discretion any excess(es) will be paid by you to the repairer when you pick up your car, or to us when we request it, or deducted from the amount we agree to pay you.

You will not have to pay any excess if:

- The damage to your car was caused by another car and we agree that you are not at fault in any way and you are able to identify the other car and provide its registration number and the driver or owner's name and address;
- The damage to your car did not involve another car and we agree that you are not at fault in any way and you are able to identify the responsible party and provide their name and home or business address; or
- You have taken the optional cover for Excess-free Windscreen Cover and your claim only involves breakage of your windscreen.

Types of excess(es)

The types of excess(es) and the amount payable are shown on your Certificate of Insurance. Depending on the circumstances of the accident and cover options you have, the following excess(es) may apply:

Basic excess

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

Age excess

This excess applies in addition to all other applicable excesses. This excess will apply if at the time of the accident/event your car is driven by:

- A person who is 18 years of age or over, and under 21 years of age; or
- A person who is 21 years of age or over, and under 25 years of age.

An age excess will not apply to claims involving fire, theft and malicious damage, broken windscreen or damage sustained while your car is parked.

Inexperienced and learner driver excess

This excess applies in addition to all other applicable excesses. This excess will apply if at the time of the accident/event your car is driven by a person who:

- Is a learner driver who is under 18 years of age; or
- Is 25 years of age or over, and has not held an Australian drivers licence (excluding learner's licences and permits) for more than 2 years.

The inexperienced and learner driver excess will not apply to claims involving fire, theft and malicious damage, broken windscreen or damage sustained while your car is parked.

Undeclared young driver excess

This excess applies in addition to all other applicable excesses. This excess will apply if your car is being driven by a person who is under 25 years of age at the time of an accident/event and that person has not been declared or nominated as a driver of your car on your Certificate of Insurance. This additional excess will be listed on your Certificate of Insurance and will not apply

to claims involving fire, theft and malicious damage, broken windscreen or damage sustained while your car is parked. This excess is not applicable if the driver is a learner driver.

Important note: This is not applicable in the instance where you have elected to exclude drivers under the age of 25, in which case there will be no cover.

Special excess

This excess applies in addition to all other applicable excesses. A special excess may be applied to your policy and it may be based on the car, use to which the car is put, or the driving record or insurance history of the drivers of your car. If we apply a special excess, it will be shown on your Certificate of Insurance.

Exceeding kilometre range excess (only if Pay As You Drive option is shown as applicable on your Certificate of Insurance)

This excess applies in addition to all other applicable excesses, and is only applicable if our Pay As You Drive option is shown as applicable on your Certificate of Insurance and a claim is made where your odometer reading is above the agreed kilometre range as shown on your Certificate of Insurance.

Governing law and jurisdiction

Your policy is governed by the laws of Australia. Any dispute relating to your policy shall be submitted to the exclusive jurisdiction of an Australian court within the State or Territory in which your policy was issued.

What we need to do for you

Changing your cover mid-term

At Real Insurance we understand that your circumstances may change during the year. That's why we allow you to contact us to apply to add or remove cover at any time during the period of insurance. It is important to note that if you do wish to add or remove covers this may affect your premium and the other covers provided to you.

Please note that any proposed changes to covers you wish to make are subject to acceptance at our absolute discretion.

Renewing your policy

Unless you are otherwise notified by us, we will automatically renew your policy each year on the terms contained in the renewal offer we send you. This document (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 issue you with a new and updated Combined Financial Services Guide and Product Disclosure Statement.

We will advise you at least 14 days before the end of your period of insurance whether we intend to renew your insurance or not, and if so on what terms. Unless you notify us to the contrary prior to expiry of the then current policy period of insurance, we will automatically renew your policy on the terms of the renewal offer.

Your cooling off period continues to apply on each renewal. Each renewal is a separate contract and not an extension of the prior contract.

Cancelling your policy

You can cancel your policy 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 instalments. We may charge you a cancellation fee specified in the Certificate of Insurance which reasonably represents the administrative costs we believe will be incurred by us in processing the cancellation.

We can cancel your policy where 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 your policy.

How to resolve your complaints

We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it through the following process. If your complaint is not resolved at each stage, you can escalate to the next step:

Step 1: Please speak to one of our Customer Care Specialists on 13 19 48

Step 2: If required, ask to speak to a Customer Care Manager to further discuss your concerns. They can also be reached on 13 19 48.

Step 3: If, after speaking to a Customer Care Manager, your complaint is not yet resolved, you can take the matter further by writing to our Internal Dispute Resolution Committee at:

Real Insurance, Locked Bag 9042, Castle Hill NSW 1765
or email resolution@realinsurance.com.au

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 15 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, or your complaint has not been resolved within 45 days, you may contact the Financial Ombudsman (FOS).

You can contact FOS at:

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

A decision of FOS is binding on Hollard and Real Insurance (up to specified jurisdiction limits).

A decision of FOS is not binding on you and you have the right to seek further legal assistance. The FOS service is a service provided to you free of charge.

How we protect your privacy

We value your privacy. Our Privacy Policy, available at realinsurance.com.au 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, such as motor assessors, that assist us in managing your cover and our relationship with you. 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@realinsurance.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 to carry on general insurance business in Australia. We are supervised by the Australian Prudential Regulation Authority (APRA). We are subject to the prudential requirements of the Insurance Act which are 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 we are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies to the policy. In the unlikely event we are unable to meet our obligations under your policy, persons entitled to make a claim under insurance cover under your policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at apra.gov.au or the APRA hotline on 1300 55 88 49.

The General Insurance Code of Practice

We are members to the Insurance Council of Australia and also signatory to the General Insurance Code of Practice. The objectives of the Code are to:

- Promote better, more informed relations between insurers and their customers;
- Improve consumer confidence in the general insurance industry;
- Provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- Commit insurers and the professionals they rely upon to higher standards of customer service.

You can obtain a copy of the Code from the Insurance Council of Australia website
insurancecouncil.com.au

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

If you need to contact us for any reason about your insurance or to obtain confirmation of any policy transaction, please contact us by:

- Calling us on **13 19 48**. Our hours are 8am to 7pm weekdays or 9am to 5pm on Saturdays (EST).
- Emailing us on **customercare@realinsurance.com.au**
- Visit **realinsurance.com.au**
- Write to us. We'll respond as soon as we get your letter. Send it to **Real Insurance, Locked Bag 9042, Castle Hill NSW 1765**.

CONTACT US

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