

The Product Disclosure Statement (PDS) for Car Insurance from Real Insurance, issued by The Hollard Insurance Company Pty Ltd, details the coverage, responsibilities, claims process, and contact information. Upon policy initiation, a Certificate of Insurance (COI) is provided, which may specify coverage differing from the standard terms in the PDS. Policyholders must thoroughly read both documents and adhere to their 'Duty of Disclosure' and policy terms, as non-compliance may lead to claim denial or policy cancellation. A 14-day cooling-off period allows for cancellation without a claim, with a refund of premiums minus any unrecoverable government levies. The insurance offers three coverage types: Comprehensive, Third Party Property, Fire & Theft, and Third Party Property Damage, each with specific inclusions and exclusions. Comprehensive coverage includes accidental loss or damage from collision, theft, malicious damage, fire, and natural events, while Third Party options provide varying liability coverage for damage to others' property. Additional benefits include legal liability cover, hire car after theft, and trailer cover, with optional extras available.

The Pay As You Drive option allows for discounted premiums based on estimated driving distance, with obligations regarding odometer readings and coverage limits. Exceeding the agreed kilometre range incurs an additional excess. The policy includes a "new for old" replacement for cars declared a total loss within 24 months of registration, provided the policyholder is the first registered owner. Coverage extends to personal property, child safety seats, emergency travel, and towing costs, with specific limits and exclusions. For Third Party Property, Fire and Theft coverage, an uninsured motorist extension benefit of up to \$3,000 is available under certain conditions. Optional extras include excess-free windscreen cover and hire car cover, with Hollard Roadside Assistance offered separately.

Premiums are based on various factors, including coverage type, car value, and driver history. Policyholders must keep premium payments current to avoid cancellation or claim denial and must disclose relevant information affecting insurance terms. Responsibilities include maintaining the

car's condition and notifying the insurer of any risk-increasing changes. In the event of a claim, the insured must secure the car, gather details from involved parties, report incidents to the police if necessary, and contact the claims team. The insurer will assess claims to determine repair, replacement, or payment for total loss, with ownership of the vehicle transferring to the insurer upon total loss declaration.

Repair guarantees apply only to work done by approved repairers, and the policy specifies the use of replacement parts based on warranty status. Various excess types apply, including basic, age, and special excesses, with exemptions under certain conditions. The policy allows for coverage changes affecting premiums, and renewal offers are sent 14 days prior to the renewal date. Policyholders can cancel at any time, subject to a cancellation fee after the cooling-off period, with refunds provided after deducting the insured period and any fees. The insurer may cancel the policy for non-compliance, non-payment, fraudulent claims, or misrepresentation. Complaints can be escalated through a structured resolution process.

General exclusions limit coverage based on driver qualifications, vehicle usage, and condition, with specific exclusions for unsafe conditions and pre-existing damage. The policy outlines personal information collection and use, requiring consent for service provision, and emphasizes compliance with legal standards. Claim payments are based on GST-inclusive costs, with input tax credit entitlements needing disclosure. The policy is governed by the Insurance Act 1973, ensuring financial obligations are met, and the Federal Government's Financial Claims Scheme provides protection if Hollard cannot meet its obligations. Remuneration for the insurance product includes agreed premiums, with potential bonuses and commissions for staff. The policy adheres to the General Insurance Code of Practice, and updates to the PDS will be communicated through the website or new PDS for substantial changes. Definitions of key terms clarify coverage specifics, and policyholders must notify the insurer of any changes while understanding the terms in the COI. Contact information for inquiries is also provided.