

The Product Disclosure Statement (PDS) from NRMA Insurance details the essential features, benefits, and conditions of its car insurance policy, which is a contract between the insured and NRMA Insurance, comprising the Certificate of Insurance, the PDS, and any supplementary PDS. The policy offers five coverage levels: Comprehensive Plus, Comprehensive, Comprehensive Basics, Third Party Fire and Theft, and Third Party Property Damage, each providing varying protection for vehicle loss or damage and liability coverage. Key details regarding limits, exclusions, and conditions are specified throughout the PDS, including general exclusions applicable to all coverages and special conditions that may restrict or extend coverage based on specific circumstances, such as embargo periods for certain incidents. The insured is responsible for timely premium payments, which can be made annually or in installments; failure to pay on time may lead to policy cancellation and refusal to pay claims for incidents occurring post-cancellation. The PDS outlines the excess amount, which is the insured's contribution towards a claim, and includes cooling-off rights allowing cancellation within 21 days of policy issuance for a full premium refund, provided no claims have been made. The insured can receive policy documents electronically or by post and must keep their contact information current. Additional benefits include coverage for emergency repairs, hire vehicles after incidents, and personal items, among others, emphasizing the importance of understanding the terms and conditions to maximize policy benefits.

The policy includes a 21-day cooling-off period starting from the issuance date, during which the policyholder can cancel for a full refund if no claims have been made. Changes to the policy, such as adding optional benefits, require contacting the insurer, who will inform the policyholder of any additional premium or refund due. The policyholder must promptly update their contact details to ensure receipt of policy documents; failure to do so may result in the insurer considering documents sent to the old address as received. The policy can be canceled at any time by the policyholder, and the insurer may also cancel it under legal provisions. Upon cancellation, a portion of the premium will be refunded after deducting the insured period, and any unpaid installments will be deducted from the nominated account. Renewal notices will be sent at least 14 days before expiry, and if the

last premium was paid via direct debit, the renewal premium will be automatically deducted unless the policyholder opts out. Rights under the policy cannot be assigned without written consent from the insurer, and any representative appointed by the policyholder must be agreed upon by the insurer. The policyholder has specific responsibilities, including notifying the insurer of changes in vehicle use, drivers, or modifications, and must be truthful in all statements; failure to meet these responsibilities may result in claim denial or policy cancellation. The insurer values privacy and collects personal information for service provision, with details on usage outlined in the Privacy Policy. Complaints can be directed to customer service, and unresolved issues may be escalated to the Australian Financial Complaints Authority (AFCA). The policy is governed by Australian law, and all monetary values include GST unless stated otherwise.

The Certificate of Insurance identifies the insured driver and outlines coverage details. Definitions of key terms such as "Accident," "Agreed Value," and "Act of Terrorism" clarify coverage specifics. Coverage includes incidents like collision, theft, fire, and vandalism, with exclusions for damage from theft or vandalism by the insured or substitute vehicles. Liability coverage applies to various parties for property damage caused by the insured vehicle, capped at \$20,000,000 for any single incident, with exclusions for bodily injury claims and damage to substitute vehicles. Additional benefits vary by coverage type and may include costs for baby capsules, emergency repairs, and transportation or accommodation if the vehicle is damaged far from home. Emergency repairs are capped at \$800 or \$1,000 depending on the coverage level, while transportation and accommodation costs are also limited based on the coverage type. The policy emphasizes the need for prior consent for certain expenses to ensure reimbursement.

Coverage extends to various situations during the Period of Insurance, including benefits for extinguishing fires involving the vehicle and reasonable costs for replacing or refilling fire extinguishers, excluding commercial-grade extinguishers. If the vehicle is not drivable due to an incident deemed not at-fault, 'Comprehensive Plus' or 'Comprehensive' coverage covers reasonable

costs for hiring a replacement vehicle or using alternative transport until repairs are completed or the claim is settled. Specific daily limits apply for hire costs based on the coverage type, and costs for running the hire car or liability from its use are not covered. Legal representation costs for coronial inquiries related to covered incidents are included, up to \$10,000, but not for penalties or charges against the driver. A lifetime repair guarantee is provided for authorized repairs, contingent on proper vehicle inspection and maintenance. Methamphetamine contamination coverage is available if the vehicle is stolen and recovered with contamination damage.

In the event of a total loss, the policy offers a new vehicle replacement under 'Comprehensive Plus' or 'Comprehensive' coverage, subject to conditions regarding the vehicle's weight and age. If the vehicle is replaced, the policy terminates without a premium refund, and any salvage belongs to the insurer. If the policyholder opts not to replace the vehicle, a cash settlement will be provided as detailed in the claims section. Personal items are covered under 'Comprehensive Plus' or 'Comprehensive' policies, with a maximum reimbursement of \$1,000 for damages or theft, excluding certain items. Key and lock replacement is available with varying reimbursement limits based on coverage level. Temporary coverage for a replacement vehicle is available for 14 days after purchasing a new vehicle, provided the insurer is notified and any additional premium is paid. Tools of trade are covered under 'Comprehensive Plus' or 'Comprehensive' for up to \$1,500, with specific conditions regarding theft. Towing costs are covered if the vehicle is damaged and cannot be driven, requiring prior agreement for expenses. Coverage for trailers or caravans attached to the vehicle is included, with maximum payouts based on the coverage level. Uninsured motorist damage is covered if the other driver is at fault and uninsured, with a maximum payout of \$5,000. Optional benefits include excess-free glass repair for windscreen damage and coverage for hire vehicles or alternative transport if the vehicle is not drivable.

The policy outlines key responsibilities and procedures for the policyholder in the event of a claim, including taking reasonable steps to prevent further loss, reporting incidents to the police, and

gathering necessary information from all parties involved. Honesty is required in all statements related to claims, and the policyholder must retain damaged property for inspection if requested. Full cooperation with the insurer is essential, including providing documentation and attending interviews or court if necessary. The policyholder should not admit liability or repair any damage without the insurer's consent, as this could affect the claim's outcome. Claims must be reported promptly, and the insurer offers 24/7 assistance, including vehicle towing and inspection arrangements. The insurer will determine how to settle claims, either through repairs, payment of reasonable repair costs, or total loss compensation based on the vehicle's agreed or market value. The insurer may use new genuine parts for vehicles less than three years old and quality non-mechanical reusable parts for older vehicles.

The policy outlines various excesses applicable when making a claim, including Vehicle Excess, Undisclosed Driver Excess, and Undisclosed Driver Age Excess, with claims only accepted if the total claim amount exceeds any applicable excesses. Policyholders must pay any excesses to the insurer or a repairer, which may be deducted from the claim payment. In the event of a total loss claim, the insurer will deduct any unpaid premium amounts and any unused registration and compulsory third-party insurance from the claim payment. If the vehicle is kept by the policyholder after a claim, the estimated salvage value will be deducted from the payout. The insurer will also deduct an amount equal to the policyholder's input tax credit entitlement from any claim payment. The policy includes provisions for recovery actions, allowing the insurer to recover losses from responsible parties without the policyholder's consent, and the policyholder must cooperate in these actions.

The policy provides coverage for vehicle repairs without requiring the policyholder to pay any Excess in certain situations, such as when repair costs are less than the Excess. Overall, the insurance policy offers comprehensive coverage options and benefits focused on vehicle loss, damage, and related expenses, with clear guidelines on responsibilities, claims processes, and

exclusions.