



QBE Insurance (Australia) Limited

# Commercial Motor

Product Disclosure Statement and Motor Vehicle Insurance Policy

This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتك والتزاماتنا. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها تفي باحتياجاتك. إذا لم تكن تتجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάζετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείσθε να ζητήστε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पॉलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझाने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹੱਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿੱਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

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## About this booklet

There are two parts to this booklet. The first part is Important Information about this Policy including information about how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The second part is your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should take into account your personal circumstances when considering the information provided to decide if the product is right for you.

This booklet is also a Product Disclosure Statement (PDS). Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

Information in this PDS might change. If the change is adverse and might affect a reasonable person's decision to buy the policy, then either a supplementary PDS (SPDS) or a new PDS will be provided at renewal.

### For more information or to make a claim

Please take the time to read through this booklet and if you have any questions, need more information or to confirm a transaction, please contact your financial services provider. The details for your financial service provider are set out in the documentation they give you.

Full details of what you must do for us to consider your claim are provided in the 'Claims' section at the end of this booklet. To make a claim under this Policy please contact your financial services provider.

We will only accept responsibility for repairs or payments to third parties under a claim where you have told us about them beforehand and we have accepted your claim. In an emergency outside normal business hours you may ring our emergency service on 1800 023 387 for assistance.

## About QBE

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE) is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886.

### QBE in the community

#### Premiums4Good™

We are committed to giving back to the communities that we operate in. Through Premiums4Good, we invest a portion of customer premiums into investments that have additional social or environmental features. So, when you choose us as your insurer, your premium automatically does some good.

## Important Information

In this first part of the booklet we explain important information about this Policy including how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

### The cost of this policy

Premium is what you pay us for this Policy. It's the amount we've calculated to accept the risk of insurance under this Policy as well as any taxes and government charges.

When calculating your premium we take a number of factors into account, including the type of cover you have chosen for each vehicle and:

	Comprehensive cover	Third Party Fire and Theft cover	Third Party Property Damage cover
Information about the insured vehicle(s) such as the make, model, type and age	Yes	Yes	Yes
How each vehicle's used	Yes	Yes	Yes
The value of the vehicle(s) and whether you have insured it for Agreed or Market Value	Yes	Yes	No
The usual location of the insured vehicle(s)	Yes	Yes	Yes
The Standard Excess selected	Yes	Yes	Yes
Previous insurance and claims history of the insured(s) and any drivers you have told us about, and	Yes	No	No
The radius of operation from the usual location of the insured vehicle(s)	Yes	Yes	Yes
Special clauses and/or cover options selected	Yes	Yes	Yes
The overall costs of doing business and other commercial factors	Yes	Yes	Yes

### Information relating to premium calculation

The list of factors in 'The cost of this policy' is not exhaustive. We may take other factors into account and add or remove factors. The importance we place on the factors we use to calculate the premium and how the factors combine, all affect calculation of the premium. Some factors will not affect all components of the premium and not all components of the premium may be subject to discounts in the same way or at all.

How the factors combine to calculate premium may also be impacted according to your circumstances and other underwriting considerations. The premium determined by a combination of the factors may be adjusted up or down to reflect your circumstances and underwriting considerations including the risk being insured and the value of any claims. An adjustment like this may increase or decrease the premium from the combination of factors and may limit discounts.

Minimum premium and your previous year's premium are commercial factors that may limit premium increases and decreases from the combination of the factors and any discounts. A minimum premium is the least amount of premium we will accept for the insurance and factors and any discounts will not reduce the premium below minimum premium. Your previous year's premium is taken into account on renewal and may limit premium increases and decreases from the combination of the factors and limit discounts.

The premium we calculate according to the factors, your circumstances and other commercial factors, including taxes and government charges, will be shown on your Policy Schedule.

### Claims experience and your premium - applies to comprehensive cover only

A No Claim Discount is a way to reduce your premium. The No Claim Discount is delivered through a rating factor that is applied in the calculation of the premium. The rating factor depends on your claims experience. Subject to 'Information relating to premium calculation', the larger the rating factor, the larger the premium reduction effect.

Where a No Claim Discount is applied to your Policy, 'No Claim Discount' and the relevant rating factor will be shown on your Policy Schedule.

Your Policy's rating factor will be adjusted at renewal based on claims accepted during the period of insurance, including the type, number and value of the claim(s), and it will:

- increase, for example where you only make 'not-at-fault' claims (but only up to the maximum rating factor of 60%),
- decrease, for example where you make a claim that we do not consider a 'not-at-fault' claim, or
- remain the same (which may occur where, for example, the 'Protected No Claim Discount' clause is shown on your Policy Schedule and you have not made more than one claim that would normally decrease the rating factor).

### Not-at-fault claims

A claim will be considered by us as a not-at-fault claim for the purposes of adjusting the rating factor on renewal where:

- the driver of your vehicle did not cause or contribute to the incident claimed and you provide us, where reasonably possible, with contact details for each responsible person and the registration number for each vehicle involved in the incident, or
- it is a windscreen or window glass only claims. See 'Additional benefits - Windscreen or window glass claim benefit' for details.

## Paying your premium

Your premium and the date it's due are shown on your Policy Schedule.

### Annual premium

We will let you know how much premium you need to pay us, how to pay it and when. If you pay your premium annually, you need to pay your premium on time to ensure you are covered. If you don't pay the premium your Policy may be cancelled and we'll write to let you know when this will happen.

### Instalment payments

If you pay your premium by instalment, your Policy Schedule will show the date and frequency of your instalments. If your direct debit details change you must tell us no later than seven days before your next instalment is due to allow us to process the change in time.

### At renewal

If you pay by instalments, and renew your Policy, we'll continue to deduct instalments for a renewed Policy at the new premium level according to the same instalment pattern, unless you tell us to stop your direct debit.

If you don't want to renew, you must tell us at least seven days before your Policy's end date so that we can arrange for the direct debit to stop in time.

### What happens if you miss an instalment?

If you miss an instalment we'll contact you to ask you to pay it or arrange to collect it from you. If you don't pay the missed instalment your Policy may be cancelled and we'll write to you to let you know when this will happen.

If you don't pay the missed instalment and a claim arises, then we will deduct the missed instalment from your claim.

### If your payment details change

If your direct debit details change, such as you changing credit cards or bank accounts, you must tell us at least seven days before your next payment date to allow us to process the change in time.

### Adjustment of premium on renewal

If we invite you to renew your Policy, we will send you a renewal invitation. If you make any changes to your Policy after we send you our renewal invitation, and we have agreed to continue to insure you, we'll send you an updated renewal invitation. You'll need to pay us any additional premium to ensure your cover is not affected.

### A claim on your Policy may affect your renewal premium.

If we send you a renewal invitation and the premium doesn't take into account a claim on your Policy, you agree to pay us any additional premium we would have charged if we had known about that claim.

If you tell us about the claim before your renewal takes effect and we agree to continue to insure you, we may apply specific conditions to your policy and/or recalculate your renewal premium and send you an updated renewal invitation.

If your Policy has already renewed, we may ask you for an additional premium. If you're paying in instalments, any remaining instalments will be adjusted to reflect the additional premium. If you've already paid your renewal premium in full, you'll need to pay us any additional premium to ensure your cover is not affected. If you don't pay the additional premium by the due date then we may:

- deduct the outstanding premium amount from a claim payment, or
- cancel your policy (see 'Cancelling your policy').

If it was reasonable in the circumstances for you to be unaware that you had a claim until after we issued your renewal invitation, we will not ask you to pay the additional premium for that renewal period however the claim may affect your future renewal premiums and/or future policy conditions.

Please note we may have other rights under this policy or as permitted by law, depending on the circumstances.

## Cooling-off period

If you change your mind about your Policy and haven't made a claim, you can cancel it within 21 days of the start or renewal date and we'll give you a full refund. If you cancel your Policy in these circumstances, you will have no cover under the Policy.

To cancel your Policy within the cooling-off period, contact your financial services provider.

You can also cancel your Policy outside the cooling-off period, see 'Cancelling your policy'.

## General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. You can read the Code at [codeofpractice.com.au](http://codeofpractice.com.au)

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information about the Code Governance Committee please visit [insurancecode.org.au](http://insurancecode.org.au)

We recognise that family and domestic violence is a complex issue and we take it seriously. For more information about support, our Family and Domestic Violence Customer Support Policy is available at [qbe.com/au](http://qbe.com/au)

## Privacy

We take the security of your personal information seriously.

We will collect personal information directly from you when you deal with us, or sometimes through our agents, other companies in the QBE group or suppliers acting on our behalf. We will only ever collect the personal information we need in order to provide our services to you, such as issuing and administering our products and services and processing claims. We will obtain consent before collecting sensitive information, such as health information, unless we are required or permitted by law to collect it without consent. Sometimes we may store and disclose your personal information overseas. When we do this, we ensure your information is retained in accordance with the Australian *Privacy Act 1988* and local privacy laws.

Our Privacy Policy describes in more detail from whom we collect personal information, as well as where we store it and the ways we could use it. You can find it at [qbe.com/au/about/governance/privacy-policy](http://qbe.com/au/about/governance/privacy-policy)

If you would like to access or correct your personal information please contact us at [customer-care@qbe.com](mailto:customer-care@qbe.com) or on 1300 650 503.

## Complaints

We're here to help. If you're unhappy with any of our products or services, or the service or conduct of any of our suppliers, please let us know and we'll do our best to put things right.

### Step 1 - Talk to us

Your first step is to get in touch with the team looking after your Policy, direct debit or claim. You'll find their contact details on your policy documents, letters or emails from us.

Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

For additional assistance in lodging a complaint, please refer to [qbe.com/au](http://qbe.com/au)

### Step 2 - Customer Relations

If your complaint isn't resolved by the team looking after your Policy, direct debit or claim, you can ask them to refer your complaint on to our Customer Relations team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

You can also contact the Customer Relations team directly:

<b>Phone:</b>	1300 650 503
<b>Fax:</b>	(02) 8227 8594
<b>Email:</b>	<a href="mailto:complaints@qbe.com">complaints@qbe.com</a>
<b>Post:</b>	GPO Box 219, Parramatta NSW 2124

### Step 3 - Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

<b>Phone:</b>	1800 931 678
<b>Email:</b>	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Post:</b>	GPO Box 3, Melbourne VIC 3001

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit [afca.org.au](http://afca.org.au)

### More information

You can find more information about how we deal with complaints on our website at [qbe.com/au](http://qbe.com/au) or you can call us on 133 723 to speak with us or request a copy of our complaints brochure at no charge by us.

### Complaints just about privacy

If you're not happy with how we've handled your personal information, call us on 1300 650 503 or email us at [customer-care@qbe.com](mailto:customer-care@qbe.com). If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC):

<b>Phone:</b>	1300 363 992
<b>Email:</b>	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
<b>Post:</b>	GPO Box 5218, Sydney NSW 2001

## Financial Claims Scheme

This Policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if you meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority (APRA).

How to contact APRA	
Phone	1300 558 849 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	<a href="http://www.apra.gov.au/financial-claims-scheme-general-insurers">www.apra.gov.au/financial-claims-scheme-general-insurers</a>

## Policy Wording

This Policy is issued by QBE Insurance (Australia) Limited  
ABN 78 003 191 035 AFSL 239545.

## Our agreement

Your Policy is an agreement between you and us, made up of:

- this Policy Wording,
- any applicable supplementary product disclosure statement (SPDS),
- your Policy Schedule, which sets out the cover you've chosen and any terms specific to you.

The cover under this Policy is provided during the period of insurance, once you've paid us your premium. There are also:

- Conditions and exclusions which apply to specific covers or sections,
- General exclusions, which apply to any claim you make under this Policy,
- General conditions, which set out your responsibilities under this Policy,
- Claims conditions, which set out our rights and your responsibilities when you make a claim, and
- Other terms, which set out how this Policy operates.

## Excesses

You must pay any excesses which apply to your claim. The excesses which you have to pay are set out in this Policy Wording or on your Policy Schedule.

## How much we'll pay

The most we'll pay for a claim is the sum insured which applies to the cover or section you're claiming under, less any excess.

## Words with special meaning

The words and terms used throughout this Policy have special meanings set out below.

Where other words and terms are only used in one section of the Policy, we'll describe their special meaning in that section.

Word or term	Meaning
agreed value	The amount we agree to insure your vehicle for during the period of insurance shown on your Policy Schedule. The agreed value includes the value of insured accessories and equipment.  We will update this amount at each renewal in line with changes to the market value of your vehicle. It's important you check this value at each renewal to ensure it's appropriate for your needs.
airfield	An area of land set aside for the take-off, landing, taxiing, parking and maintenance of aircraft.
airside	The section of an airfield where aircraft are situated and operated.
dangerous goods	Goods as defined by The Australian Code for the Transport of Dangerous Goods by Road and Rail.
gross combination mass	The maximum legally allowed weight of your truck and trailer combination including the goods carried by that combination.
gross vehicle mass	The maximum legally allowed weight of your vehicle and the goods it can legally carry.

Word or term	Meaning
market value	The cash value of a vehicle of the same age, type and condition, in your local area, immediately prior to an accident, but excluding costs and charges for registration, stamp duty transfer and any dealer warranty costs.
MVIRI Code-approved assessor	An assessor that complies with the voluntary national Motor Vehicle Insurance and Repair Industry Code as agreed by the Smash Repair and Insurance Industry Implementation Taskforce on 23 May 2006 and any changes as agreed from time to time by the Code Administration Committee.  To assess whether your vehicle is a total loss, we will only appoint a MVIRI Code-approved assessor.
period of insurance	The period shown in the Policy Schedule.
Policy Schedule	The schedule of insurance or any endorsement schedule we give you.
pollution	The presence in or introduction into the environment of a substance that causes or is likely to cause degradation of the land, resulting in actual or potential harm to the health or safety of human beings, animals or other terrestrial life or ecosystems.
suitable hire vehicle	A hire vehicle that takes into account: <ul style="list-style-type: none"> <li>• the type and size of the damaged vehicle,</li> <li>• the ordinary daily uses of the damaged vehicle,</li> <li>• whether any additional safety devices were part of the damaged vehicle, such as child seats or disability related modifications.</li> </ul>
total loss	An MVIRI Code-approved assessor will assess your vehicle as a 'total loss', if: <ul style="list-style-type: none"> <li>• the cost to repair your vehicle plus the value of any salvage (if applicable) exceeds the sum insured or market value whichever is the lesser or the agreed value, depending on the cover stated on the Policy Schedule, or</li> <li>• your vehicle is stolen and not recovered within 14 days of the theft being reported to police.</li> </ul>
use of the vehicle	<b>Private use</b>  Your vehicle must be registered for 'Private use', only in your name and used for the following purposes: <ul style="list-style-type: none"> <li>• social, domestic and pleasure purposes,</li> <li>• demonstration for sale,</li> <li>• in connection with servicing, repairing and subsequent testing,</li> <li>• for tuition, as long as it is not for payment,</li> <li>• towing a caravan, trailer or vehicle, as long as it is not for payment,</li> <li>• driving to or from work,</li> <li>• in connection with your occupation or business as, long as: <ul style="list-style-type: none"> <li>◦ it is driven only by you, and</li> <li>◦ the business use does not exceed 20% of the vehicle's usage.</li> </ul> </li> </ul>

Word or term	Meaning
	<p><b>Executive use</b></p> <p>Your vehicle is registered for 'business use', but is used only for the following purposes:</p> <ul style="list-style-type: none"> <li>• social, domestic and pleasure purposes,</li> <li>• demonstration for sale,</li> <li>• in connection with servicing, repairing and subsequent testing,</li> <li>• for tuition, as long as it is not for payment,</li> <li>• towing a caravan, trailer or vehicle, as long as it is not for payment.</li> </ul> <p><b>Business/commercial use</b></p> <p>Your vehicle is registered for 'Business use', but is used only for the following purposes:</p> <ul style="list-style-type: none"> <li>• in connection with your business or occupation,</li> <li>• social, domestic and pleasure purposes,</li> <li>• demonstration for sale,</li> <li>• in connection with servicing, repairing and subsequent testing,</li> <li>• for tuition, as long as it is not for payment,</li> <li>• towing a caravan, trailer or vehicle, as long as it is not for payment.</li> </ul>
we, our or us	QBE Insurance (Australia) Limited, ABN 78 003 191 035 AFSL 239545.
you or your	The person(s), companies or firms named on the current Policy Schedule as the 'Insured'.
your vehicle	Any type of machine on wheels or self laid track made or intended to be propelled by other than manual or animal power and any trailer or other attachment made or intended to be drawn by any such machine. The vehicle is described on the Policy Schedule.

## Types of cover

We offer several different types of cover, as described below. The type of cover you have selected is shown on the Policy Schedule.

### 1. Comprehensive - All sections of this Policy will operate.

If your vehicle is registered this cover provides:

- insurance against theft or accidental loss or damage to your vehicle,
- additional benefits - as set out in the 'Additional benefits' section,
- insurance against legal liability to pay compensation arising from accidental damage to someone else's property, caused by your vehicle - as described in section 2 of the Policy Wording.

The causes of events not covered are described under 'When you are not covered'.

If your vehicle is unregistered section 1 of the Policy Wording will operate. Section 2 of the Policy Wording does not apply.

This cover provides insurance against theft or accidental loss or damage to your vehicle.

### 2. Third party property damage including Fire and Theft - Section 1 of the Policy Wording is restricted to loss or damage caused by fire, explosion, lightning, theft or attempted theft. Any other cover set out in section 1 does not apply. Section 2 of the Policy Wording will apply.

If your vehicle is registered this cover provides:

- insurance only against damage to your vehicle caused by fire, explosion, lightning, theft or attempted theft,
- additional benefits - as set out in the 'Additional benefits' section,
- insurance against legal liability to pay compensation arising from accidental damage to someone else's property, caused by your vehicle - as described in section 2 of the Policy Wording,
- insurance against damage to your vehicle but only if the damage is caused solely and directly by another vehicle as described under the uninsured motorist's benefit under 'Additional benefits'.

The causes or events not covered are described under 'When you are not covered'.

If your vehicle is unregistered, section 1 of the Policy Wording is restricted to loss or damage caused by fire, explosion, lightning, theft or attempted theft. Any other cover set out in section 1 does not apply. Section 2 of the Policy Wording does not apply.

The causes or events not covered are described under 'When you are not covered'.

### 3. Third party property damage - Section 1 of the Policy Wording does not apply. Section 2 of the Policy Wording will apply.

This cover provides:

- insurance against legal liability to pay compensation arising from accidental damage to someone else's property, caused by your vehicle- as described in section 2 of the Policy Wording,
- insurance against damage to your vehicle but only if the damage is caused solely and directly by another vehicle as described under the uninsured motorist's benefit under 'Additional benefits'.

The causes or events not covered are described under 'When you are not covered'.

## Our choice of repairer policy

If we repair your vehicle, we will recommend a QBE Accredited Smash Repairer or other licensed repairer we select, however you may choose any licensed repairer to repair your vehicle.

See [qbe.com/au](http://qbe.com/au) for a list of repairers with whom we have a supplier agreement.

If your vehicle is repaired by our recommended repairer, we will manage the repair process, including choosing the suitable repair method.

If you choose your own repairer, you'll need to:

- get a quote from an appropriately licensed and equipped repairer of your choice,
- allow us to assess the quote and your vehicle before we authorise repairs, and
- allow us to get a quote from another repairer if we need one.

We may invite, accept, adjust or negotiate estimates or arrange to move your vehicle to another repairer acceptable to both of us.



We may not accept your repairer's estimate if we believe:

- they don't have the equipment or expertise to repair your vehicle,
  - the scope of repairs may not be correct, or
  - their estimate is not competitive.
-

## Section 1: Loss, damage or theft of your vehicle

### What you are insured against

We cover you against loss or damage to your vehicle shown in the Policy Schedule occurring during the period of insurance depending on the type of cover you have selected. This includes loss or damage to:

- (a) your vehicle,
- (b) original manufacturer's standard accessories, standard tools, standard appliances or standard options including built in radio receiver, CD and/or cassette player, air-conditioning, or any gate, chain, strap and tarpaulin attached to or within your vehicle,
- (c) any fixed (built in) unspecified accessories up to \$2,500 (limited \$500 per item),
- (d) any additional equipment or accessories, provided they have been advised to us and we have agreed to cover them.

### What we will pay

#### Basis of settlement

If your claim is accepted, depending on the type of claim, we will either repair, reinstate or pay the amount of the loss of or damage to your vehicle and items referred to in items (b), (c) and (d) above under 'What you are insured against', at the time of such loss or damage, provided such payment does not exceed the market value or the sum insured whichever is the lesser amount, or agreed value depending on the cover stated on the Policy Schedule.

If it is necessary to repair your vehicle to a better condition than it was in before the loss or damage, then we may ask you to contribute the additional amount to repair it to the better condition. If this may be necessary, we will talk to you beforehand about how you would like to proceed.

If your Policy Schedule has the words "The agreed value special clause has been selected" endorsed on it for a particular vehicle, then if that vehicle is assessed as a total loss we won't deduct any input tax credit entitlement you may be entitled to from the settlement we pay you.

### Our parts policy

We may replace damaged parts with new, recycled, reconditioned or quality non-genuine parts that:

- are consistent with the age and condition of your vehicle,
- do not affect the safety or the structural integrity of your vehicle,
- comply with the vehicle manufacturer's specifications and applicable Australian Design Rules,
- do not adversely affect the post-repair appearance of your vehicle, and
- do not void the warranty provided by the vehicle manufacturer.

If any part of your vehicle is damaged in an incident covered under this Policy, and is unavailable in Australia, we will reimburse you in accordance with 'What we will pay - Basis of settlement'. Under no circumstances will we be liable for more than the last known manufacturer's Australian recommended list or retail price of that part from a reputable commercial retailer at the time we settle the claim.

### Salvage

We're entitled to obtain and retain any items or materials salvaged or recovered after we pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds.

If your vehicle is assessed as a total loss and we pay according to the cover provided by this Policy, you must allow us, if we require, to take possession of your damaged vehicle. If we do not take possession of your damaged vehicle, you cannot abandon your responsibilities for it.

### Financier

If your vehicle is the security for any finance agreement, then:

- we have the right to make claim payments to the financier, and
- any payment made to the financier will satisfy our obligation to you under this Policy for the amount paid.

## Section 2: Third party liability - (applicable to registered vehicles only)

### What you are insured against

#### Accidental loss or damage

Provided your vehicle is registered in accordance with the requirements of State and or Territory laws, this Policy covers your legal liability to pay compensation which arises from accidental damage to someone else's property (excluding goods being carried by you) occurring during the period of insurance, caused by:

- the use of your vehicle or any trailer or caravan attached to your vehicle, whether or not it belongs to you,
- goods falling from your vehicle,
- the transportation of dangerous goods as defined. The maximum amount we will pay under this clause is \$1,000,000 unless specified elsewhere in your Policy Schedule,
- any person who is driving, using or in charge of your vehicle with your permission as if they were you and provided they are not entitled to indemnity under any other policy or statute and provided such cover is not otherwise excluded.

#### Pollution cleanup costs

If there is no other indemnity available under this Policy, cover is extended to include your legal liability to cleanup or pay cleanup costs following sudden or unforeseen pollution or contamination of water, land or the atmosphere following an event covered under the Policy. The maximum amount we will pay under this clause is \$1,000,000.

#### Substitute vehicle

We cover your legal liability to pay compensation arising from accidental damage to someone else's property (otherwise covered under this section) caused by a vehicle being used by you as a substitute vehicle while your vehicle is being serviced, repaired or is not driveable.

We give you this benefit only if:

- one substitute vehicle is being used at any one time in place of your vehicle,
- the substitute vehicle is not already covered under another insurance policy, and
- the substitute vehicle is not owned by you and you have the owner's permission to drive it.

#### Your employer's or principal's liability

We will pay compensation that your employer, principal or partner may be held legally liable to pay arising from accidental damage to someone else's property (which is otherwise covered under this section) caused by your vehicle while you're using it for their business, as long as it is not a use that is excluded by this Policy as described under 'Use of the vehicle'.

#### Your liability as principal

We will cover your legal liability to pay compensation arising from accidental damage to someone else's property in respect of any motor vehicle not owned or supplied by you or hired to you, which is in the charge of or is being driven by a person authorised to use the motor vehicle on your behalf and in connection with your business.

#### Supplementary bodily injury

We will pay the amount which you, or any person driving, using or in charge of your vehicle with your permission may be held legally liable to pay by way of compensation or damages for death or bodily injury to persons arising out of the use of your vehicle in Australian States and Territories only.

We do not cover legal liability for death or bodily injury to:

- (a) you or any person driving, using or in charge of your vehicle,
- (b) an employee of yours or who is deemed by any law to be your employee, arising out of their employment with you.

We do not provide cover:

- (a) if your vehicle is not registered,
- (b) if you or any person using your vehicle:
  - is wholly or partly covered under any compulsory statutory insurance scheme or accident compensation scheme, or
  - would have been entitled to be covered under any such scheme as it existed at the commencement date of the relevant period of insurance, even though there may have been a change in the law during that period of insurance, or
  - would have been entitled to be covered under any such scheme if it were not for the application of any excess or deductible applying under the scheme, or
  - would have been entitled to be covered under any such scheme had cover not been refused because you did not:
    - › register your vehicle,
    - › apply for cover under the scheme,
    - › comply with a term or condition of the scheme,
- (c) whilst your vehicle is being loaded or unloaded,
- (d) if your vehicle is registered in the Northern Territory of Australia.

#### Legal costs

Where you need to obtain legal advice or representation in defending or settling a claim arising out of or in relation to any one incident covered by this Policy, we will pay your reasonable legal costs and expenses. You will need to speak to us first before you incur those costs. We pay this in addition to the amount payable under 'Damage to property' and 'Supplementary bodily injury'.

#### What we will pay

The maximum amount we will pay under section 2 of this Policy Wording in respect of all claims arising out of one incident or series of incidents arising out of one cause or event will not exceed:

- the amount stated in section 2, for the transportation of dangerous goods \$1,000,000 or pollution cleanup costs \$1,000,000 where they apply, or
- \$32,500,000 for other losses, any one event under section 2.

#### What you are not insured against

##### Property damage - property in your care, custody or control

We do not cover the legal liability of you or the driver of your vehicle, for damage to any property belonging to you or the driver of your vehicle or any property belonging to any other party in your or the driver's care, custody or control, except for premises leased or rented to you or where specified in additional benefits for non-owned trailers.

However, we will not treat your employees' or visitors' vehicles including their contents while contained within a car park owned, operated or provided by you, as property in your care, custody or control.

## Additional benefits

We give you these additional benefits following loss or damage to your vehicle insured under this Policy depending on the type of cover you have selected:

### Towing costs

#### Applicable to comprehensive cover only

We will cover the costs of towing your vehicle to, plus the reasonable cost of protecting your vehicle at:

- the nearest repairer,
- a place of safety, or
- any other place that we first approve following loss or damage covered under this Policy.

### Emergency repairs

#### Applicable to comprehensive cover only

We will cover the cost of emergency repairs up to \$3,000 where a loss covered under the Policy requires these repairs for your vehicle to be driveable.

### Redelivery

#### Applicable to comprehensive cover only

We will cover you for up to \$5,000 to return your vehicle to its normal parked address, following repairs to your vehicle provided:

- the repairs were required following loss or damage covered under this Policy, and
- the situation where your vehicle was repaired was more than 150 kilometres from your vehicle's normal parked address.

### Recovery costs following theft

#### Applicable to comprehensive cover and third party fire and theft cover

If your vehicle is stolen and found we will cover you for up to \$5,000 to return your vehicle to its normal parked address.

### The cost of repatriating your driver following theft or accident

#### Applicable to comprehensive cover only

We will cover you up to a maximum of \$5,000 for the reasonable costs of overnight accommodation and returning an insured driver to the point of departure or at your option to the driver's destination provided:

- your vehicle was more than 150 kilometres from its normal parked address or point of departure at the time of the loss or damage, and
- the vehicle was being used in connection with your business, and
- the costs involved do not relate to emergency medical transportation, and
- you had not intended to pay for overnight accommodation in any event.

### Trailer cover

#### Applicable to comprehensive cover only

We will pay for theft, or accidental loss or damage to any trailer with a gross vehicle mass of less than 2,000 kilograms (other than a caravan) which is owned by you while it is:

- attached to your vehicle, or
- detached from your vehicle but within your business premises or the domestic land boundaries of your usual home as long as it was not in a common area of home units, flats and the like.

We do not pay for any property in or on the trailer.

The maximum amount we will pay is the market value of the trailer, limited to \$1,500.

### Non-owned trailers

#### Applicable to comprehensive cover only

We will cover your legal liability for damage to trailers under your control not owned, leased or rented by you and belonging to a principal, provided that:

- the trailer is attached to your vehicle and used in the course of your business,
- an excess of \$2,500 will apply to each and every event giving rise to a claim, and
- the amount of the excess will be increased by 100% if the event giving rise to the claim occurs while any tipping hoist is fully or partially raised.

The amount of the cover is limited to \$75,000 or market value, whichever is the lesser in total any one incident, unless a higher limit is noted on the Policy Schedule (see Special clauses).

### Automatic additions

#### Applicable to comprehensive and third party fire and theft cover

We will cover you for any additional or replacement vehicle(s) of a like kind or similar nature to those vehicles presently insured under this Policy, that you purchase or lease (not hired) during the period of insurance for 30 days.

If before you have given us full details, the replacement vehicle is damaged or stolen, the maximum amount payable is the purchase price of the replacement vehicle up to:

- \$300,000 in the case of comprehensive cover, or
- \$10,000 in the case of third party fire and theft cover.

If you give us details of any new or replacement vehicle within 30 days of its purchase or lease, we will insure it for the remainder of the period of insurance, as long as it is acceptable to us and you pay any additional premium that we may require.

If you do not advise us within 30 days of purchase or lease no cover is available.

### Breach of general policy conditions

#### Applicable to all types of cover

A breach or non-compliance with any general policy condition without the knowledge of you or any responsible officer will not affect your right to the cover under this Policy. However where you or any responsible officer becomes aware of such breach or non-compliance you will notify us as soon as possible. If the risk is acceptable to us we will insure it for the remainder of the period of insurance and you will pay any extra premium we may require and comply with any additional conditions we may impose.

### Removal of vehicle debris

#### Applicable to all types of cover

We will cover you up to a maximum of \$50,000 for the necessary and reasonable costs which you are legally liable to pay to clean up and remove any vehicle debris. This is limited to the vehicle itself and does not include any goods falling from your vehicle.

## Sign writing

### Applicable to comprehensive cover only

We will cover you for loss or damage to sign writing or fixed advertising signs or materials forming a permanent part of your vehicle at the time of the loss or damage.

## Maritime liability

### Applicable to comprehensive cover only

If your vehicle is being transported by sea between Australian ports, we will cover you for your contribution for your vehicle if "general average" is declared.

General average is declared when goods or cargo are thrown overboard or other steps are taken to safeguard the vessel and the remaining property on the vessel. All cargo owners share the expenses or salvage costs incurred by a ship owner in preserving the vessel and cargo including claims costs incurred by cargo owners.

## Waiver of subrogation

### Applicable to all types of cover

We will not seek recovery between the persons, companies or firms named in the Policy Schedule as the insured.

## New vehicle replacement

### Applicable to comprehensive cover only

Where your vehicle is a sedan, station wagon, panel van, 4x4, utility or truck with gross vehicle mass not exceeding 12,000 kilograms or a minibus with a carrying capacity of not greater than 15 persons, we will replace your vehicle with a new vehicle of the same make, model or series so long as it is available in Australia and:

- your vehicle is a total loss, and
- you purchased it new from the manufacturer or their dealer, or as a demonstrator model, and
- your vehicle is less than 24 months old from when it was first registered, and
- your declared sum insured equates to no less than 90% of market value, and
- where your vehicle is financed, your financier has given us written consent.

If a new replacement vehicle is not available, we will replace your vehicle with the nearest equivalent vehicle available, so long as it is available in Australia. If we cannot agree on a replacement vehicle, we will pay you the amount it would cost to buy a new vehicle the same as, or a near equivalent of, the vehicle which needs replacing.

We also pay the registration for the period registered but not exceeding 12 months, stamp duty and dealer charges on the new vehicle but any refund of registration fees or stamp duty applicable in respect to the old vehicle must be refunded to us.

Where your vehicle does not meet all of the criteria above, all total loss claims will be settled on the declared sum insured or the current market value at the time of the loss or damage, whichever is the lesser.

Where you choose to insure the replacement vehicle with us and we accept the risk, we will charge you a pro rata premium from the date of acceptance to the expiry date of the Policy.

## Agreed sum insured

### Applicable to comprehensive cover only

Where your vehicle has a gross vehicle mass of 12,000 kilograms, or greater and provided the age of the vehicle at the time of such loss or damage, was not in excess of 24 months from the date of original registration as a new vehicle, by you, we will, in the event of your vehicle being classed as a total loss under this Policy, pay the sum insured declared to us, as the value of the vehicle at the commencement of the current period of insurance.

## Car sharing

### Applicable to all types of cover

Payment made by passengers, as part of a car sharing agreement for social or other similar purpose, including travelling to and from work will not constitute the conveyance of passengers for hire, fare or reward provided that the total contribution received for the journey does not involve commercial use for profit.

## Hire car cost following theft

### Applicable to comprehensive cover only

If your vehicle is stolen and the theft is covered under this Policy, we will cover you up to a maximum of \$5,000 for the reasonable costs of a suitable hire vehicle provided:

- we do not pay for hiring charges incurred after the date of recovery of your vehicle if it can be driven,
- cover is limited to 30 days, and
- cover stops once we pay a claim, or the vehicle is repaired if undrivable.

You will need to organise and pay for the hire vehicle. We are not responsible for ensuring that a hire vehicle is available. We need you to give us a copy of the rental agreement or any receipts for the vehicle so that we can reimburse you.

We do not pay for:

- running costs, including the costs of fuel,
- damage to the hire vehicle,
- any insurance, insurance excess or other costs you may be liable for under the hire vehicle rental agreement.

## Lease, hire purchase or financial agreement payout

### Applicable to comprehensive cover only

Where:

- your vehicle is assessed as a total loss, and
- your vehicle is subject to a lease, hire purchase or any financial agreement through a financial institution directly related to financing of the vehicle purchase, and
- the payout amount exceeds the agreed total loss amount,

we will pay:

- the agreed total loss amount, plus
- an additional amount of 25% of the total loss amount,

provided:

- this amount and the total loss amount do not exceed the financial payout figure,
- that any payment over the agreed total loss amount does not include any amounts that are in arrears at the time of loss,
- that any additional payment over and above the agreed total loss amount will include any discounts applicable for full payment of the financial contract.

### Funeral expenses

#### Applicable to comprehensive cover only

As a result of an accident in an insured vehicle covered under the Policy your driver sustains a fatal injury, whether or not death occurs at the time of the loss we agree to pay for associated burial or cremation costs and include travel costs within Australia for the deceased driver or any member of the immediate family. This benefit will not be reduced by any accident compensation and we will pay up to \$5,000 in total any one period of insurance.

### Tyre replacement

#### Applicable to comprehensive cover only

If a claim is accepted and any tyre cannot be used as a direct result of damage sustained from a loss covered under this Policy, we will pay for the new replacement cost of a similar make and specification. This benefit is applicable provided that the condition of the damaged tyres remaining tread conforms with legal requirements at the time of damage and it was not a recapped or retread tyre.

### Locks and keys

#### Applicable to comprehensive cover only

If your keys are lost, destroyed or damaged, or if there are reasonable grounds to believe the keys may have been illegally duplicated, we will pay the costs of replacing and recoding the locks and/or keys. We will pay up to \$5,000 during any one period of insurance and this benefit is not subject to loss or damage to the vehicle covered under the Policy.

### Fire brigade and/or emergency services charges

#### Applicable to all types of cover

If a claim is accepted under the Policy and you are legally liable for fire extinguishment costs charged by the Fire Brigade or emergency services costs, we will pay up to \$20,000 during any one period of insurance only.

### Driver's personal property

#### Applicable to comprehensive cover only

We will cover the loss or damage to wearing apparel and personal property belonging to the driver not otherwise insured while contained in the insured vehicle provided:

- (a) money, securities, jewellery, furs, mobile phones, tools of trade and computers or any other electronic devices are excluded from this cover, and
- (b) the maximum amount we will pay is limited to \$2,000 arising from any one incident.

### Windscreen or window glass claim benefit

#### Applicable to comprehensive cover only

We will not reduce your 'No Claim Discount' rating factor for any windscreen or window glass only claim.

For the purpose of this benefit 'broken' shall mean a fracture that extends through the entire thickness of the glass or where the windscreen is laminated, a fracture extending through all layers of the lamination, or where the damage is sufficient to prevent registration by the appropriate authorities.

### Uninsured motorist's benefit

#### Applies to third party fire and theft or third party property damage cover only

We will either repair your vehicle to its condition immediately prior to the time of loss or pay you the cost of repairs to your vehicle resulting from accidental loss or damage to your vehicle, if:

- the accident which gave rise to the claim was totally the fault of the driver of another vehicle (you may be able to help confirm this by providing a police report, expert reports, witness statements or photographs taken at the scene), and
- you provide us with the registration number of the other vehicle and the name and address of the driver of the other vehicle, and
- at the time of the loss or damage the driver of the other vehicle was not insured for their third party liability (or we cannot confirm this through our enquiries within a reasonable period of time).

The maximum amount we will pay under this benefit for all claims from any one accident or series of accidents arising out of the one cause or event is the lesser of \$5,000 or the market value of your vehicle at the time of the loss or damage.

If we pay you the market value of your vehicle, then your vehicle in its damaged condition will become our property.

We will not provide this cover if you or any driver listed on your Certificate of Insurance is the owner or part-owner of the car that we agree is responsible for the accident.

### Driver accident compensation benefit

#### Available only to drivers of vehicles that are sedans, station wagons, panel vans, utility, 4x4 or goods carrying vehicles with a gross vehicle mass less than 3,500 kilograms with comprehensive cover

We will pay the following compensation to a driver of your vehicle who is injured and who as a direct result suffers a permanent disability, as defined and as a result of the accident while driving your vehicle.

Compensation will only be payable if:

- the driver was driving your vehicle with your consent and is licensed to drive such a vehicle,
- the driver was not under the influence of alcohol or any narcotic depressant stimulant or hallucinogenic drug, as defined under 'Additional exclusion 13',
- the claim has been accepted under this Policy, and
- the driver is not entitled to any benefits under any compulsory statutory insurance scheme or accident compensation scheme or would have been so entitled if:
  - it were not for the application of any excess or deductible applying under the scheme, or
  - compensation under the scheme had not been refused, because you did not register your vehicle or apply for cover under the scheme.

**Table of compensation benefit**

Disability from an injury resulting in a compensation	Compensation amount
Permanent quadriplegia	\$100,000
Permanent paraplegia	\$75,000
Permanent total disablement	\$50,000
Permanent loss of entire sight in both eyes	\$25,000
Permanent loss of entire sight in one eye	\$10,000
Permanent total loss of or loss of use of one limb (at or above the wrist or ankle)	\$10,000

Where the driver is permanently left with more than one disability as above will pay only one of the compensation amounts mentioned above. In such circumstances the highest single level of applicable benefit will be paid.

The medical diagnosis of the injury leading to the permanent disability must be made within 90 days of the date of accident for any of the benefits to be given.

The establishment of a permanent disability will be determined by our medical specialist on reasonable grounds giving appropriate weight to medical opinions provided by the injured driver.

We will not pay a benefit claim until the injury is stabilised, the injury is of a permanent nature and the injury is not likely to significantly improve.

Unless the injured driver undergoes all reasonable medical examinations organised by us in order to assess the claim, no compensation will be payable by us. We will arrange the examinations and pay associated costs incurred by the injured driver to attend, including reasonable travel expenses.

**Vehicle recovery costs****Applicable to comprehensive cover only**

Where your motor vehicle becomes unintentionally immobilised whilst being used as part of your normal business operations, we shall cover the cost of recovery or removal toward mobilisation of your motor vehicle.

We will not pay for immobilisation as a result of electronic, electric, or mechanical failure or malfunction, or normal wear and tear.

At all times we will pay a maximum of \$20,000 during the period of insurance for this additional benefit. The standard excess applies.

**Removal of load****Applicable to comprehensive cover only**

We will cover you for up to a maximum of \$20,000 any one event for the necessary and reasonable cost to remove the vehicle's load and or clean up the load debris for goods falling from your vehicle or being damaged following loss or damage to your vehicle. We do not cover any damage to your load.

## Special clauses

Only those clauses that are shown on the Policy Schedule will apply.

### Dangerous goods

Where this clause is shown on the Policy Schedule and provided the transportation of dangerous goods is limited to classes 2, 3, 4, 5, 8 and 9 as listed under The Australian Code for the Transport of Dangerous Goods by Road and Rail, the maximum amount we will pay for property damage under section 2 of this Policy Wording is amended to the amount shown on the Policy Schedule for dangerous goods in respect only to your vehicles whose registration numbers are shown on the Policy Schedule.

### Radius restriction

Where this clause is shown on the Policy Schedule it is agreed in respect of the vehicle excess that no additional excess applies, whilst operating within the kilometre radius of your home, base(s) or depot(s), shown on the Policy Schedule.

### Underground pipes and cables

Where this clause is shown on the Policy Schedule it is agreed 'Exclusion 20' under 'Additional exclusions applying to all sections of the Policy' is deleted and that this Policy will cover you, under the provisions of this Policy, for your legal liability arising out of any damage to, or as a result of damage to any underground sewers, water pipes, gas pipes, electric wire cables or their supports including any transmission cables and their supports or any other underground pipes or cables or their supports (underground services) provided you have ascertained the actual position of these underground services from the relevant authorities prior to commencement of any excavation.

The amount of cover provided by this clause is limited to \$100,000 any one incident. The excess for this special clause is \$1,000.

### Non-owned trailers

Where this clause is shown on the Policy Schedule it is agreed we will cover your legal liability for damage to trailers not owned, leased or rented under your control and belonging to a principal, provided that:

- (a) the trailer is attached to your vehicle,
- (b) an excess of \$2,500 will apply to each and every event giving rise to a claim, and
- (c) the amount of the excess will be increased by 100% if the event giving rise to the claim occurs while any tipping hoist is fully or partially raised.

The amount of the cover is limited to the amount shown on the Policy Schedule or market value, whichever is the lesser in total any one incident.

### Windscreen excess protection

Where this clause is shown on the Policy Schedule, if the only damage in an accident is a broken windscreen or window glass, the standard excess shown in the Policy Schedule does not apply.

For the purpose of this benefit 'broken' shall mean a fracture that extends through the entire thickness of the glass or where the windscreen is laminated, a fracture extending through all layers of the lamination or where the damage is sufficient to prevent registration.

**The following options are available for comprehensive cover only where vehicles are sedans, station wagons, panel vans, 4x4 or goods carrying vehicles with a gross vehicle mass less than 3,500 kilograms.**

### Agreed value

If you select this option, you have insured your vehicle for agreed value. We will either replace your vehicle with an equivalent vehicle or pay the agreed value shown on the Policy Schedule.

### Hire vehicle costs following an accident

If you select this option, your vehicle is damaged in an accident which is covered under this Policy, and your claim is accepted, we will reimburse you for the costs of a suitable hire vehicle while your vehicle is being repaired or if it is deemed a total loss.

We will reimburse you an amount up to the maximum daily rate shown on your Policy Schedule:

- for a maximum of 30 days, or
- until your vehicle is repaired, or
- until we pay your claim,

whichever happens first.

The cover will commence on the date your vehicle is taken to the repairer provided we are notified at that time.

You will need to organise and pay for the hire vehicle. We are not responsible for ensuring that a hire vehicle is available. We need you to give us a copy of the rental agreement or any receipts for the hire vehicle so that we can reimburse you.

If the cost of the hire vehicle is more than the maximum daily rate shown on your Policy Schedule, you will have to pay the difference.

We do not pay for:

- additional hiring costs,
- running costs, including the costs of fuel,
- damage to the hire vehicle,
- any insurance, insurance excess or other costs you may be liable for under the hire vehicle rental agreement.

We will not cover you under this optional benefit if:

- the only damage to your vehicle is to its windscreens or window glass, or
- your vehicle is stolen, because you may be able to claim under the 'Hire vehicle costs following theft' additional benefit.

### Protected no claim discount

**This is only available if you are on the maximum 'No Claim Discount' rating factor.**

If this clause is shown on the Policy Schedule and you make a claim that would normally reduce your 'No Claim Discount' rating factor, then it will not be reduced at renewal. This only applies for one such claim. Any subsequent claims that would normally affect your 'No Claim Discount' rating factor will decrease it at renewal.

See 'Claims experience and your premium' for information on the 'No Claim Discount' rating factor.



**Tools and equipment**

Where this clause is shown on the Policy Schedule we will cover your tools and equipment of trade for loss or damage caused by:

- (a) fire, lightning, explosion, malicious damage or vandalism whilst secured on or in your vehicle,
- (b) theft following forcible and violent entry which causes visible damage to a locked vehicle,
- (c) theft when securely attached to your vehicle through the use of locks or padlocks, which results in visible damage to the securing devices,
- (d) collision or overturning of the conveying vehicle.

The amount of cover provided by this special clause is limited to a total of \$5,000 (up to \$1,000 per item) in any one period of insurance.

We will pay the lesser of:

- (a) the cost of repair or replacement of the lost or damaged item, or
- (b) the current market value of the lost or damaged item.

If only part of the item is damaged, we will only pay for that part plus the cost of any necessary dismantling and reassembling.

You must pay an excess of \$250 for each claim made under this section.

**Other optional special clauses available**

- Dry hire.
- Comprehensive non-owned trailers cover.
- Downtime cover.

## General exclusions

These general exclusions apply to all sections of this Policy.

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
2. Any act(s) of Terrorism. For the purpose of this exclusion, an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the Government of the day or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) of the day or de facto, and which:
  - (a) involves violence against one or more persons, or
  - (b) involves damage to property, or
  - (c) endangers life other than that of the person committing the action, or
  - (d) creates a risk to health or safety of the public or a section of the public, or
  - (e) is designed to interfere with or to disrupt an electronic system.
3. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1, 2 or 3 above.

## Cyber incident

There is no cover under any section of this Policy for any claims, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with a cyber incident.

However we will cover physical loss of or damage to your vehicle resulting from:

- damage to, failure of or unavailability of its electrical systems,
- loss of, corruption of, or loss of access to electronic data,

caused by a cyber incident, if such loss is otherwise covered by this Policy.

'Cyber incident' means:

- an unauthorised or malicious act,
- malware, virus, hacking, denial of service or similar mechanism,
- programming or operator error, by you or anyone else,

affecting access to, use of or operation of any of your vehicle's electrical systems or causing loss of, corruption of, or loss of access to electronic data.

## Sanctions limitation and exclusion

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that to do so may expose us to any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

## Laws impacting cover

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that it is unlawful for us to do so.

## Additional exclusions applying to all sections of this Policy

This Policy does not cover:

1.
  - damage to your vehicle's tyres caused by application of brakes, punctures, cuts or bursting,
  - damage, failure or breakdown of your vehicle's structural, electrical or mechanical parts,
 unless caused as a result of an accident covered under the type of cover you have selected or by people acting maliciously,
2. loss of or damage to your vehicle due to depreciation, wear, tear, rust or corrosion,
3. loss of or damage to your vehicle or any resultant mechanical damage:
  - (i) due to failure or breakdown of a structural, electrical, mechanical or electronic nature, or
  - (ii) to any part of your vehicle due to faulty design or workmanship, or
  - (iii) due to you driving the vehicle after a collision, unless you could not reasonably be expected to know that driving the vehicle after an accident could cause such additional damage, or
  - (iv) caused by loss of oil or coolant unless whilst your vehicle is being driven by a thief.

However, we will cover damage directly caused by a collision or fire, to your vehicle, resulting from such failure, as mentioned under 3(i) or 3(ii) above.

4. loss of or damage to your vehicle or liability when endeavouring to evade police apprehension by you or any of your partners or directors or anyone driving your vehicle with your consent,
5. any additional costs, such as but not limited to, hire car costs (other than those covered elsewhere in this Policy), because you cannot use your vehicle even though your vehicle may not be available following loss or damage covered under this Policy,
6. loss of or damage to your vehicle or liability resulting from theft by you, your partners or directors, or your employees,
7. loss of or damage or liability resulting from an intentional act by you or anyone acting with your consent,
8. theft of your vehicle resulting from it being test driven for sale and you or an employee of yours did not accompany the prospective purchaser,
9. loss of or damage to your vehicle if reasonable steps to protect or safeguard your vehicle have not been taken,
10. financial or non-financial consequential loss related to damage to your vehicle, such as:
  - (i) lost profits or income because you can't use your vehicle, unless the Downtime Insurance Cover clause is shown on your Policy Schedule,
  - (ii) loss due to delay in repairs because a part isn't readily available,

- (iii) any diminished value of your vehicle after it's been properly repaired,
11. any liability or obligation assumed by you under any contract, agreement or warranty which would not have otherwise arisen or been implied by law,
  12. loss of or damage to your vehicle or liability if your vehicle is used in an unsafe or unroadworthy condition unless such condition could not reasonably be detected by you. This exclusion will not apply if the loss, damage or liability was not caused or contributed to by such unsafe or unroadworthy condition,
  13. loss of or damage to your vehicle or liability if your vehicle is being driven by:
    - o you or by any person with your consent who is not licensed under any relevant law to drive such a vehicle, or
    - o anyone whose faculties are impaired by any drug or intoxicating liquor, or
    - o anyone whose blood alcohol reading exceeds the legal limit (subject to any laws to the contrary), or
    - o anyone who following an accident, refuses to provide or allow the taking of a sample of breath, blood or urine for testing or analysis as required by the law of any State or Territory in which the accident occurred.

However we will cover you if you have allowed that person to drive your vehicle and you were not aware that your vehicle was being driven by or in charge of that person when they were so affected or unlicensed.

Where permitted by law, we reserve the right to recover the amount we pay from the driver of your vehicle at the time of the loss or damage.
  14. loss of or damage to your vehicle or liability whilst your vehicle is being used in any experiment or type of test or in preparation for or involved in racing, speed testing, reliability trial, pace making, hill climbing, trial or demonstration other than for resale purposes on public roads,
  15. loss of or damage to your vehicle or liability if you:
    - o carry or tow a load, or
    - o carry a number of passengers,

in excess of that for which your vehicle was designed. However we will cover you if the loss, damage or liability was not caused by or contributed to by any such greater load or number of passengers,
  16. your vehicle if it has been legally seized or repossessed,
  17. loss of or damage to your vehicle or liability while your vehicle is being used for conveyance of passengers for hire, fare or reward,
  18. any fines, penalties, aggravated, punitive, exemplary or multiple damages,
  19. loss of or damage to your vehicle or liability for any vehicle running on rails or which is not designed to run solely on solid ground,
  20. your liability or any resultant damage, in respect of loss or damage to any underground sewers, water pipes, gas pipes, electric wire cables or their supports including any transmission cables and their supports or any other underground pipes or cables or their supports if such damage is caused by your vehicle which is involved at the time in any digging or excavating,
  21. your liability for damage to any land, buildings or other fixed property arising directly or indirectly from the removal, weakening or interference with any support or supports of such land, buildings or other fixed property, if such damage is caused by your vehicle which is involved at the time in any digging or excavating,
  22. loss of or damage to any concrete agitator, barrel, bowl or pump and/or its fittings caused by, or arising from the hardening or setting of concrete, unless as a result of a collision the emptying of these items becomes impossible or impractical,
  23. loss of or damage to your vehicle or liability outside Australia except where your vehicle is being transported by sea between Australian ports,
  24. loss of or damage to your vehicle or liability if your vehicle is being driven by or in the charge of any person over the age of 80 unless you have told us about them and we have noted them on the Policy Schedule,
  25. loss damage or liability if your motor cycle has an engine capacity greater than 250 cubic centimetres and is being ridden by any person under 21 years of age or a rider who has not held a full motor cycle licence for two years,
  26. loss damage or liability if your motor cycle has an engine capacity greater than 500 cubic centimetres and is being ridden by any person less than 30 years of age or a rider who has not held a full motor cycle licence for two years,
  27. loss of or damage to your vehicle if at the time of an incident, your crane was lifting, lowering, carrying or suspending a load in excess of that for which it was constructed, or for which it was licensed to lift, lower, carry or suspend,
  28. liability arising out of the use of your crane if at the time of an incident, it is lifting, lowering, carrying or suspending any object,
  29. you for any breakage of or damage to the boring equipment covered by this Policy while the boring machine is in operation,
  30. you for any breakage of or damage to the blades of your plant and equipment covered by this Policy while such plant and equipment is in operation,
  31. any liability under section 2: Third party liability, if your vehicle or substitute vehicle is unregistered. However we will cover your liability in respect of the unregistered vehicle on a public road, if you have obtained the appropriate permit to drive the unregistered vehicle on a public road,
  32. loss of or damage to your vehicle or liability where the transportation of any goods or substances which are mentioned as dangerous goods, irrespective of the quantities, are not being carried in accordance with the requirements of The Australian Code for the Transport of Dangerous Goods by Road and Rail,
  33. liability arising out of the use of your registered vehicle, being used as a tool, or plant forming part of your vehicle being used as a tool, operating at any work site (excluding while the vehicle is travelling, transporting or carting goods),
  34. loss of or damage to your vehicle, including any liability, resulting from use of your vehicle when let out on a dry hire basis unless we have agreed in writing to provide dry hire cover,
  35. liability arising out of the use of your vehicle whilst underground in any mining activity,
  36. liability arising out of the use of your vehicle airside of or at an airfield,
  37. liability arising directly or indirectly from the existence, use, transportation, distribution, handling, mining and/or storage of asbestos or any material containing asbestos,
  38. loss of or damage to any stock in trade including but not limited to vehicles for sale or on consignment,
  39. loss of or damage to any vehicle accessories or appliances due to mechanical or electrical derangement.

## General conditions

There are conditions set out in this General conditions section, in the Claims section and under each particular cover and section. If any of these conditions aren't met, we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then continue to comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you, or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- refuse to pay your claim or reduce what we pay for your claim,
- cancel your Policy.

## Assistance and co-operation

You must provide reasonable assistance to us, including:

- being truthful and frank at all times,
- providing us with information and documents, such as proof of purchase, registration papers or repair quotes,
- telling us as soon as possible if you've been contacted by someone about your vehicle or claim,
- attending one or more interviews about the claim if we ask you to,
- making your vehicle available for us to inspect or examine,
- taking your vehicle, or allowing us to take it, to a place we require,
- responding to our requests as soon as possible.

At all times you must refrain from behaving in a way that's improper, hostile or threatening towards us, our representatives, our repairers or third parties involved in an incident. Such behaviour may result in our not inviting you to renew your Policy when it expires.

If you don't co-operate in any of these ways, it may delay your claim, or we may reduce or refuse to pay your claim.

## Care and maintenance

You must take reasonable care to prevent damage, injury or loss. We won't pay for damage, injury, loss or your liability to which your failure to take reasonable care is a contributing factor, for example:

- leaving your vehicle keys inside your vehicle and leaving it unattended, such as when going to pay for petrol,
- failing to lock your vehicle's windows and doors when you leave it unattended,
- continuing to drive your vehicle after it has broken down, been damaged or you've been notified it has been found after it was stolen.

There is also no cover if:

- you've given someone else permission to use your vehicle and then they steal it,
- you or anyone using your vehicle admits fault or liability for an incident, unless we would have provided cover under your Policy anyway.

At all times you must:

- prevent damage to property insured, as well as to others and their property,
- minimise the cost of any claim under your Policy.

There is no cover if, at the time of the incident, your vehicle:

- did not meet registration requirements in your state or territory, or
- was unroadworthy or in an illegal condition, unless its condition did not cause or contribute to the incident.

## Changes to your circumstances

You must tell us as soon as possible if any of the information on your Policy Schedule is incorrect or has changed. For example, you must tell us if:

- there is any change to the use of your vehicle(s), or
- you have a change of address, including any changes to where your vehicle(s) are stored, or
- your contact details like email, phone number or mailing address change, or
- you want to change the cover options selected,
- there is any other change to the details listed in your Policy Schedule.

If you don't tell us, we may reduce or refuse to pay a claim.

If you wish to insure any fitted non-standard accessory or modification, each one must be advised to us for our acceptance, which we will confirm by issuing an alteration advice.

When you tell us about a change or request a change to your Policy, we will assess the change to the risk in accordance with our underwriting rules and processes. If you request any change to cover (for example, you choose to add a cover option) and we agree to the change, we will issue a new Policy Schedule and ask you for any additional premium.

If an additional premium is required, the change to your cover will only become effective when:

- if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium, or
- you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the most recent contact details you provided to us. If we don't receive payment of the additional premium owed, the change will not be effective and we will confirm this by issuing a replacement Certificate of Insurance. If you request any change to cover and we don't agree to the change, then we will let you know and the Policy will continue unchanged.

If you tell us about a change in your vehicle or vehicle's value then we will consider it under our underwriting rules and processes, and depending on the underwriting assessment:

- if we do not agree to the change then we will cancel your Policy and refund the unused portion of the premium.
- if we agree to the change, we will issue a new Certificate of Insurance and ask you for any additional premium, inform you of any change in terms, and any additional applicable excess(es). If an additional premium is required, the change will only be effective when:
  - if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium, or
  - you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the latest contact details you provided us. If we don't receive payment of the additional premium owed, then we will cancel your Policy. We will use the latest contact details you provided us to notify you of the cancellation date, which will depend on factors including:

- if we do not agree to the change then we will cancel your Policy and refund the unused portion of the premium,
- the premium you have already paid on your Policy, and

- the remaining period of insurance.

You will not receive a refund as we will use the premium you have already paid to delay the cancellation date by as long as possible. If you pay the additional premium after we notify you but before the cancellation date, then we will no longer need to cancel your Policy.

### **Other interests**

You must tell us of the interest of all parties (e.g. financiers, lessors or owners) who'll be covered by your Policy. We'll protect their interests only if you've told us about them and we've noted them on your Policy Schedule.

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy in relation to any claim they make.

### **Protection of insured vehicles**

You must take all reasonable precautions for the care, safety and protection of the vehicles covered under this Policy and comply with all statutory obligations, by-laws and regulations imposed by any public authority for the safety, use and storage of the insured vehicles.

## Claims

### What you must do after an accident or theft

If an incident happens which may give rise to a claim you must:

- take all reasonable steps to protect or safeguard your vehicle from further loss, damage or theft,
- notify the police as soon as possible if your vehicle or any of your property is stolen or maliciously or intentionally damaged, and provide details of the report to us. We may need the police report number to process your claim or our recovery action if there is a third party who is liable for your loss,
- tell us or your financial services provider as soon as possible. You will be provided with a claim form and advice on what to do,
- supply us with all relevant information we reasonably require to settle or defend the claim,
- notify us of any other insurance covering the same loss, damage or liability,
- provide to us full details as soon as possible after the happening of any accident or occurrence, which may become the subject of a claim under this Policy,
- send to us as soon as possible any letter or communication from other parties,
- tell us as soon as possible of any notice of impending prosecution or details of any inquest or official inquiry,
- give all relevant information and reasonable assistance we may require to handle any claim that you make under this Policy.

In an emergency outside normal business hours you may call our emergency service on 1800 023 387 for assistance.

If in doubt at any time, call us or your financial services provider.

### What you must not do after an accident or theft

In the event of an incident that may give rise to a claim, you must not:

- admit liability if an accident occurs which is likely to result in someone claiming against you,
- make an offer, settlement, promise or payment,
- incur any costs or expenses without our written consent, in respect of any right or claim which may be the subject of a claim by you against us under this Policy,
- authorise repairs to your vehicle without our prior consent. However you may authorise:
  - the fitting of an identical replacement windscreen or window glass,
  - emergency repairs up to \$3,000, see 'Additional benefits - Emergency repairs'.

### Claims administration, going to court, recovery action and legal liability claims

If you suffer loss or damage due to an incident for which someone else is responsible, you may have a legal right to recover some or all of the loss or damage from that person, including by taking legal action against them. When we pay a claim under your Policy, we have the right to exercise your legal rights in your name against the person responsible for the loss or damage.

We'll take full control of the administration, conduct or settlement of the recovery, including any legal defence. When we do any of these things in your name, it will be at our expense, however you'll need to give us reasonable assistance. This may include following our directions in relation to the conduct of any legal proceedings even after a claim has been paid. You must not enter into any agreement with anyone else which could limit the amount that could be recovered, including joining class action proceedings, without our permission.

When we pay a claim and some of your loss isn't covered by your policy, we may offer to try to recover that loss for you when we take any steps to recover the covered loss. We can only do so if you agree to give us documents and statements that support your loss and agree with us on how we'll handle that recovery.

You may also need to contribute to the associated costs if, to recover the loss for you, we need to take additional steps that we wouldn't otherwise need to take.

If we successfully recover more than we paid for your claim under your policy, we will first keep the amount we paid for your claim and the amounts we paid in administrative and legal costs spent towards making the recovery. If there is any amount remaining after this, we will pay you the remainder to compensate you for loss that was not insured. Finally, we will keep any remaining amounts.

If you've received a benefit under your policy that you were not entitled to, we reserve the right to recover from you the amount we have paid. If we decline a claim for fraud, we reserve the right to recover any amounts we pay to you under the policy as well as our reasonable administration, investigation and legal costs from anyone at fault in relation to the fraud.

When we cover you for a legal liability claim, we may:

- arrange for a lawyer to represent you or we may act on your behalf,
- attempt to settle the claim, and/or
- defend the claim.

We will decide whether to defend or settle the claim and how much to pay to settle the claim.

### What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy Wording or on the Policy Schedule.

We may refuse to pay a claim if you are in breach of any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule.

We pay only once for loss or damage from the same event covered by this Policy even if it is covered under more than one section of the Policy.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent, or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.

### Cover comes to an end following total loss

Where this Policy covers more than one vehicle then this clause will only apply to the particular vehicle which has been treated as a total loss.

If your vehicle is a total loss and we pay you the sum insured, market value, agreed value or replace your vehicle, then the Policy will come to an end for that vehicle and you will no longer have any cover for it. This means you will not be entitled to make any further claim for that vehicle under this Policy and:

- where the premium has been paid in full for the period of insurance there will be no refund of any premium, or
- where the premium is paid by instalments, we are entitled to deduct from any claim paid or payable, the balance of the unpaid premium or instalments of premium.

The total premium is payable and non-refundable because you have received the benefits associated with a total loss claim under the Policy.

If you've other vehicles insured on the Policy, then your regular instalments will be reduced up until your Policy renewal date because there will be fewer vehicles to cover. This lasts until your Policy renewal date, which you can find on your Policy Schedule.

Where we replace your vehicle with a new vehicle, as set out in 'Additional benefits - New vehicle replacement' and you choose to insure it with us and we accept the risk, a pro rata premium is payable.

### Contribution and other insurance

When making a claim, you must notify us of any other insurance that you're aware will or may, whether in whole or in part, cover any loss insured under your Policy.

If at the time of any loss, damage or liability there's any other insurance (whether issued to you or any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

### Preventing our right of recovery

If you've agreed with or told someone who caused you loss, damage or liability covered by your Policy that you won't hold them responsible then, to the extent we've been prejudiced by this act, we won't cover you for that loss, damage or liability.

### Providing evidence and information

You must be able to demonstrate that you've suffered a loss covered by your Policy for your claim to be accepted. We may ask you for this information if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following records:

- police reports,
- medical reports,
- proof or evidence of loss or damage,
- proof or evidence of ownership,
- receipts or tax invoices confirming purchase of your vehicle and any accessories, and
- all service and repair records.

We won't pay any claim when the only proof or evidence of ownership is:

- a photograph,
- a photocopy of any documentation,
- a copy of information downloaded from the internet,

unless you also submit a statutory declaration in support of these items attesting to you being the owner of the item(s) you're claiming for.

### Our repair guarantee

We'll guarantee the quality of workmanship and materials used in repairs we authorise and manage, for as long as you own or lease the vehicle.

This guarantee does not apply to damage due to lack of maintenance or wear and tear (such as faded or damaged paintwork caused by exposure to the elements).

If you have concerns about the repairs to your vehicle you must:

- contact your financial services provider, and
- allow us to inspect your vehicle and arrange any additional repairs that we agree with you are needed. We will not pay for any additional repairs we don't authorise.

If additional repairs are needed and it's not safe or economical to carry them out, your vehicle will be assessed as a total loss. If this happens after your vehicle is no longer insured with us, we'll pay its market value, calculated at the time your vehicle is assessed as a total loss.

### Taxation implications

If you're a business you must tell us if you're registered, or are required to be registered, for GST. When you do this, we need you to give us:

- Your ABN,
- The percentage of any input tax credit you will claim, or will be entitled to claim, on your premium.

When we pay a claim, your GST status will determine the amount we pay you. Your claim settlement amount will be adjusted to allow for any ITC entitlement.

Unless we say otherwise, all amounts in your Policy are inclusive of GST. There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

## Excesses

In most cases, you'll need to contribute an amount towards the cost of any claims you make.

Depending on the age or experience of the driver, and whether a rigid body tipper or tipping trailer is insured under this Policy, you may have to contribute more than one excess. Each excess is shown on your Policy Schedule and is explained below.

If your claim is accepted, you must pay the total amount of the applicable excesses either to us or to the repairer. We will tell you to whom they must be paid. However, if your vehicle is a total loss, we may deduct any excess that you must pay from any payment we make.

Where more than one vehicle covered under this Policy is involved in an incident giving rise to a claim, you will have to pay the applicable excesses in respect of each vehicle insured.

In regard to rigid and articulated vehicles with attached trailers then the higher excess of these vehicles will apply.

### Standard excess

The standard excess applies to all claims unless your Policy states that no excess applies to your claim. This amount is shown on the Policy Schedule as the standard excess.

### Age or inexperienced driver excess

**Applicable to vehicles with a gross vehicle mass less than 12,000 kilograms**

In addition to the standard excess, you will have to contribute an age excess or inexperienced driver's excess if at the time of any incident giving rise to a claim your vehicle is driven by a person who:

- is under the age of 21, or
- is aged 21 but under the age of 25, or
- is aged 25 or more but has not held an Australian driver's licence for two or more years for the type of vehicle being driven at the time of the incident.

The amount of the age or inexperienced driver's excess is shown on your Policy Schedule. You will not have to contribute this additional excess if the only damage to your vehicle is a broken windscreen or window glass, or caused by storm or hail damage.

### Heavy vehicle age and inexperienced driver's excess

**Applicable to vehicles with a gross vehicle mass or gross combination mass of 12,000 kilograms or greater**

Where a rigid or articulated body motor vehicle with a gross vehicle mass or gross combination mass of 12,000 kilograms or greater is, at the time of an incident, being driven by or is in the charge of a person under 21 years of age, or the person driving or in charge of the vehicle has less than two years' driving experience in Australia for these vehicles at the time of the incident an excess of \$5,000 per vehicle will apply.

### Undeclared driver's excess

**Applicable only if noted on your Policy Schedule**

In addition to any other excesses which apply, you will have to contribute an undeclared driver's excess if, at the time of an incident which gives rise to a claim, your vehicle was being driven by or in the charge of a person:

- who is a member of your family and they normally live with you, and
- whose name has not been shown as a driver on your Policy Schedule.

You will not have to pay this excess if:

- the driver of your vehicle is over 25 years of age and has not been convicted of driving under the influence of alcohol or had their licence suspended or cancelled in the 5 years immediately before the accident or loss, or
- an emergency existed, or
- the use of your vehicle is shown as business on the Policy Schedule, or
- the only damage to your vehicle is a broken windscreen, window glass, hail damage, or loss or damage which occurs when the vehicle is parked or unattended.

The amount of the undeclared driver's excess is shown on your Policy Schedule if applicable.

### Tipping excess

If any rigid body tipper or tipping trailer covered under this Policy is involved in an event giving rise to a claim while the tipping hoist is partially or fully extended, the standard excess as stated on the Policy Schedule in addition to any other excesses that may be applicable will be increased by 100%.

### Off road excess

**Applicable only to vehicles that are sedans, station wagons, panel vans, 4x4 or goods carrying vehicles with a gross vehicle mass less than 3,500 kilograms**

The standard excess plus any other applicable excesses payable under the Policy will be increased by 100% if your vehicle is damaged while it is being driven on any beach or off any public road (excluding driveways) or on land not belonging to you.

### Theft excess

If your vehicle is stolen you must contribute an excess for theft if shown on the Policy Schedule, which is in addition to any other excesses payable.

### Outside radius excess

**Applicable to vehicles with a gross vehicle mass greater than 3,500 kilograms and less than 12,000 kilograms**

If your vehicle is outside a radius of 250 kilometres or the radius detailed on your Policy Schedule from your home, base(s) or depot(s) at the time of an accident then the total excesses payable will be an additional 100% of your standard excess and an additional premium will be payable for the change in business operations.

**Applicable to vehicles with a gross vehicle mass or gross combination mass greater than 12,000 kilograms**

If your vehicle is outside a radius of 250 kilometres or the radius detailed on your Policy Schedule from your home, base(s) or depot(s) at the time of an accident then the total excesses payable will be increased by 100% and an additional premium will be payable for the change in business operations.

### Learner driver excess

If at the time of a loss or damage a licensed learner driver is in control of the vehicle the excesses that will apply are those that would have applied to the licensed passenger who is instructing the learner.



### When you will not have to pay an excess

**Applicable only to vehicles that are sedans, station wagons, panel vans, 4x4 or goods carrying vehicles with a gross vehicle mass less than 3,500 kilograms covered by comprehensive cover only**

You will not have to contribute any excess towards a claim if:

- (a) the claim involves a collision with another vehicle and the collision which gave rise to the claim was totally the fault of the driver of another vehicle (you may be able to help confirm this by providing a police report, expert reports, witness statements or photographs taken at the scene), and
- (b) you provide us with the registration number of the other vehicle and the full name and address of the other driver, and
- (c) the amount of your claim exceeds the applicable excesses under the Policy.

We give this benefit only if we are allowed legally to recover the amount of any loss including any applicable excesses from the third party.

Where the driver of the other vehicle disputes who was at fault, you must pay any excess which applies but we will refund it if we are successful in establishing that the other driver was at fault.

## Other terms

These other terms apply to how your Policy operates.

### All persons or companies bound by this Policy and its provisions

All persons or companies entitled to any benefit under this Policy are bound by the terms and conditions of this Policy. We may refuse a claim if you or any of them are in breach of any of the terms and conditions of this Policy including any endorsements noted or attached to the Policy Schedule, except as allowed in 'Additional benefits - Breach of general policy conditions'.

### Cancelling your Policy

You can cancel your Policy at any time by telling us. If there are other people named as insured on your Policy, we may rely on a request from one insured to cancel your Policy.

We may cancel your Policy in any of the circumstances permitted by law (e.g. failure to pay the premium by the due date or if you told us something that you knew to be incorrect or untrue during your application for cover) by informing you in writing.

We can also cancel your Policy if your circumstances change and no longer fall within our underwriting rules.

We'll give you notice in person or send it to your address (including an electronic address) last known to us.

If you've paid your premium in advance and your Policy is cancelled, we'll refund you the proportion of the premium for the remaining period of insurance, less any non-refundable government fees, duties or charges.

If you make a fraudulent claim on your Policy, we can cancel it.

### When there is more than one insured

When there is more than one insured on your Policy, we may treat what any one of them says or does in relation to your Policy or any claim under it, as said or done by each of the insureds. We may rely on a request from one insured to change or cancel your Policy or tell us where a claim payment should be paid. Where a payment is made to one insured under this Policy, we have no further obligations to any other insured regarding that payment.

### References to legislation

Legislation referenced in this Policy includes subsequent legislation. Any term used in this Policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation.

'Subsequent legislation' means:

- an act or regulation as amended, replaced or re-enacted,
- where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.

### Sending you documents

Documents relating to your insurance policy will be sent by post or email. Where you have been given the choice, they will be sent by your chosen delivery method and you can change your preference at any time.

It is your responsibility to make sure your contact details are current (including telephone number, email and mailing address where relevant) and you must update these as soon as they change.



