



Secure™ Motor Plus Insurance

Product Disclosure
Statement

Welcome to Vero Insurance

Vero can trace its origins back to 1833 in Australia. Since then we have successfully protected our customers' personal and business assets.

Who is the insurer?

AAI Limited (trading as Vero Insurance) ABN 48 005 297 807, AFS Licence No. 230859 is the insurer and issuer of the insurance policy and is the issuer of this PDS.

How you contact us

You may contact Vero by:

- ▼ the telephone number shown on your insurance schedule;
- ▼ contacting your insurance adviser;
- ▼ phoning 1300 794 133; or
- ▼ writing to us at: Vero Insurance GPO Box 619 Adelaide SA 5001

Product Disclosure Statement

This Product Disclosure Statement (PDS) is an important document that tells you information you need to know about your policy. It is really important to read it carefully before you decide whether or not our cover is right for you.

The information in this PDS is current at the date it was prepared. From time to time, Vero may update some of the information in this PDS that is not materially adverse to you without notifying you. Please contact us by calling 1300 794 133 for a free copy of any of these updates. Other changes will be made by a Supplementary Product Disclosure Statement (SPDS) which we will give to you.

Key information about Vero motor insurance

Type of Insurance

This policy provides cover for your vehicle.

There are 3 levels of cover to choose from:

- ▼ Comprehensive cover;
- ▼ Third Party Property Damage cover;
- ▼ Third Party Property Damage, Fire & Theft cover.

The level of cover you have will be shown on your insurance schedule. When you have Comprehensive cover, you can choose to insure your vehicle for market value or agreed value.

What We Cover

Comprehensive Cover

Accidental loss or damage to your vehicle during the period of insurance. Examples of incidents include, hail, storm (including cyclone), fire, theft attempted theft, explosion and collision.

Comprehensive cover includes Third Party Property Damage cover.

Third Party Property Damage cover

Cover for loss or damage to other people's property caused by the use of your vehicle during the period of insurance.

Third Party Property Damage, Fire & Theft cover

Accidental loss or damage to your vehicle during the period of insurance caused by:

- ▼ theft or attempted theft;
- ▼ fire; or
- ▼ lightning or explosion.

Third Party Property Damage, Fire & Theft cover includes Third Party Property Damage cover.



This is a summary only. Like all policies, there are conditions, limits and exclusions that apply so you need to read your policy carefully.

What we pay

Comprehensive cover

When you have Comprehensive cover, you can choose to insure your vehicle for either market value or agreed value.

The most we will pay for loss or damage to your vehicle for any one incident is either the market value or agreed value for your vehicle as shown on your insurance schedule, unless we say otherwise in your policy.

We will also pay:

- ▼ Up to **\$20 million** for damage to other people's property, for all claims from any one incident for legal liability covered by this policy.
- ▼ Up to the Limits outlined under the relevant Additional and Optional Covers.

Third Party Property Damage cover

We will pay:

- ▼ Up to **\$20 million** for damage to other people's property, for all claims from any one incident for legal liability covered by this policy.
- ▼ Up to the Limits outlined under the relevant Additional Covers.

Third Party Property Damage, Fire & Theft cover

The most we will pay for loss or damage to your vehicle for any one incident is the market value for your vehicle but no more than **\$8,000**, unless we say otherwise in your policy.

We will pay:

- ▼ Up to **\$20 million** for damage to other people's property, for all claims from any one incident for legal liability covered by this policy.
- ▼ Up to the Limits outlined under the relevant Additional and Optional Covers.

Additional cover that comes with your policy

There is some additional cover that comes with your policy for no extra cost.

Whether the additional cover is available with your policy depends on the level of cover you have chosen. See 'Additional cover that comes with your policy' on page 27 for more information.

Optional cover you can pay extra for

Depending on the level of cover you have chosen, optional cover may be available, and you will have to pay extra for it. If an optional cover applies to your policy, it is shown on your insurance schedule.

Note: You do not pay extra for the Restricted Driver optional cover as this cover reduces your Comprehensive cover.

See 'Optional cover you can pay extra for' on page 43 for more information.

Summary of cover

Limits, conditions and exclusions apply. Read your policy for full details.

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What to do

We understand that experiencing loss or damage or having a claim made against you can be stressful.

Here's what to do:

Step 1

Make sure everyone is safe. For emergencies, call 000.

Step 2

Try to prevent further loss, damage or liability (e.g. move your vehicle off the road and put on your hazard lights).

Step 3

Report the incident to the police.

If someone is injured or has stolen, attempted to steal or maliciously damaged your vehicle, call the police as soon as possible and record the time, date, report number and the name of the recording officer.

Step 4

Where possible, collect details of all drivers, passengers and witnesses including their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's name and address. Do not admit fault to anyone.

Step 5

Contact us as soon as possible by calling the phone number on your insurance schedule. If towing is required, we can discuss this with you. When you contact us, describe details of the incident to assist with lodging your claim. If the damage was caused by another person, provide us their name and address and their vehicle's registration number.

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Motor Vehicle Insurance and Repair Industry Code of Conduct

In line with our requirements under this code on our repair process see 'Your repairs (Choice of repairer)' on page 50 and 'When we authorise repairs to your vehicle (including parts policy)' see page 51.

Motor Plus Insurance Premium, Excess, Discounts and Claim Payment Example (PED) Guide

In this PDS you will be referred to the Motor Plus Insurance PED Guide. This guide is available at www.vero.com.au/ped and contains further information about premiums, excesses, discounts and claim payments. Please contact us on 1800 132 223 for a free copy.

Words with special meanings

Some words in this policy have special meanings. Most of the words with special meanings are defined in section 10 'Words with special meanings' on page 62.

1. Important things to know upfront

Our agreement with you

If you buy this product from us, your contract of insurance is made up of your insurance schedule, this PDS and any SPDS that we have given you.

Cooling off period

You can contact us to return the policy within **30** days from the start date of your policy (including on renewal).

This is called the cooling off period. As long as you have not made a claim during this period, we will refund in full the money you paid for your policy (including GST if applicable), but you will not have any cover under the policy.

Alternatively, you can cancel your policy at any time while you are insured. When you do this, unless we tell you otherwise, you will have cover up until the date and time of cancellation. For more information see 'What happens with cancellations' on page 58.

There are limits to what we will pay and some things that we don't cover

Like every insurance policy, there are exclusions, conditions and limits that apply to your policy. There are some things we don't cover whatever the circumstances, these are found in 'Things we don't cover' on pages 18 to 23. There are also specific things we don't cover explained on pages 24 to 46 which are particular to the cover provided under your policy.

Extra Support

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation or cultural background. If you are comfortable, you can tell us about your situation and we will work with you to arrange support.

Your responsibilities

You must:

- ▼ take steps to prevent damage or theft, for example:
 - ▼ move your vehicle away from rising waters including tides;
 - ▼ do not drive into water;
 - ▼ do not leave vehicle keys in or on your vehicle while your vehicle is unattended or not secure;
 - ▼ accompany anyone test driving your vehicle when it is up for sale.
- ▼ keep your vehicle well maintained and in a good, safe and roadworthy condition (e.g. replace worn out tyres, replace worn brakes and defective lights, fix paint including clear coats, repair major rust, repair worn upholstery and repair major scratches or dents, fix mechanical and electrical problems);
- ▼ follow all the terms, conditions and responsibilities set out in your policy;
- ▼ provide honest and complete information for any claim, statement or document supplied to us;
- ▼ not behave in a way that is abusive, dangerous, hostile, improper or threatening when engaging with us and our service providers.

Not meeting your responsibilities

Your policy may not provide cover if you have not met your responsibilities and it may lead us to reduce or refuse to pay your claim and/or cancel your policy.

When you need to contact us

During the period of insurance you must tell us as soon as possible if:

- ▼ you or any person who drives your vehicle has their driver licence cancelled, suspended, disqualified or restricted;
- ▼ you or any person who drives your vehicle has been charged with or convicted of, a criminal act or offence;
- ▼ you have had another insurer cancel or decline an insurance policy, impose specific conditions on a policy or refuse a claim;
- ▼ any details on your insurance schedule are no longer accurate, including but not limited to your vehicle (see page 12 'When you replace your vehicle') or the address where you keep your vehicle;
- ▼ you have any new accessories or optional extras that you wish to insure (see 'Specified accessories and optional extras' on page 46);
- ▼ the listed drivers of your vehicle change;
- ▼ there are any changes to the physical condition of your vehicle;
- ▼ you plan to, or have, added accessories or modifications to your vehicle (see pages 62 and 64);
- ▼ how you use your vehicle changes (see 'Private use' on page 64).

If you have not told us about any of the above matters having occurred in any other period of insurance when you held this policy with us, you must tell us as soon as possible.

What we will do when you contact us

When you tell us about any of the above matters an additional excess, additional premium or special condition may be applied to your policy. In some cases, it may lead us to reduce or refuse to pay a claim or it may mean we can no longer insure you and we will cancel your policy.

If you do not contact us

If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

How to contact us

Contact us by calling:

- ▼ the telephone number shown on your insurance schedule;
- ▼ 1300 794 133; or
- ▼ your insurance adviser.

If your contact details change

You must keep your contact details, including your Australian mobile number, postal address and email address up to date. If we do not have up to date contact details you might not receive your important policy documents which could impact whether you have cover in place.

When you replace your vehicle

If you replace your vehicle with another vehicle, we will insure the replacement vehicle on the same terms and for the same level of cover as the replaced vehicle as if a reference to 'your vehicle' in your policy is to your replacement vehicle.

Cover is provided from the date you bought the replacement vehicle until you contact us to insure your replacement vehicle, up to a maximum of **14** days.

We do not provide cover under this policy for a replacement vehicle outside the cover stated in this section 'When you replace your vehicle'.

Special conditions

We may apply special conditions on your policy that might exclude, restrict or extend cover. For example, we may not be able to cover certain drivers because of the type or value of vehicle that is insured. Any special conditions will be listed on your insurance schedule. It is important that you read your insurance schedule carefully.

Excesses that apply to your claim

What is an excess?

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. The total excess you are required to pay is determined by the circumstances of your claim. Sometimes you might have to pay more than one type of excess. The amount and types of excesses are shown on your insurance schedule.

For example: If the rear and front of your vehicle have been damaged in two separate incidents, then you have to make **2** claims and pay the excesses that apply for each claim. If the rear and front of your vehicle is damaged in the same incident, you make **1** claim and pay the excesses in relation to **1** claim only.

Type of Excess

Basic Excess

A basic excess applies to all claims unless your policy states no excess applies to your claim.

In the case of a windscreen or window glass replacement claim the basic excess will apply to your claim unless:

- ▼ the repairer can repair the damaged windscreen or glass instead of replacing it; or
- ▼ the windscreen excess waiver optional cover is shown on your insurance schedule.

Inexperienced driver excess

This excess applies if an inexperienced driver was driving, using or in charge of your vehicle at the time of the incident. It also applies to learner drivers. This excess is in addition to any other excess that applies.

Note: An inexperienced driver is someone who is **25** years of age or over and has not held a driver licence specific to your vehicle type for at least the past **2** consecutive years prior to the incident.

Age excess

This excess applies if a driver under **25** years of age was driving, using or in charge of your vehicle at the time of the incident. It also applies to learner drivers. This excess is in addition to any other excess that applies.

Undisclosed driver excess

This excess applies if a driver under **25** years of age was driving, using or in charge of your vehicle at the time of the incident and details of the driver are not shown on your insurance schedule. This excess is in addition to any other excess that applies. This additional excess does not apply to learner drivers.

Note: It is important that you tell us the details of any person who is likely to drive your vehicle. We may refuse or reduce payment of a claim and/or cancel this policy if you do not tell us as soon as possible of any additional drivers.

Underwriting Driver excess

An additional excess may be imposed based on a driver's driving history and/or the overall claims history. The amount of the underwriting driver excess will replace the amount of the basic excess to form your new basic excess. This excess will apply if it is listed on your insurance schedule and is in addition to any other excess that applies.

Refer to the Motor Plus Insurance PED Guide for more information about excesses and when they apply.

How to pay your excess

You can choose from the following options to pay your excess(es):

- ▼ you can pay the excess(es) directly to us before we finalise your claim;
- ▼ the excess(es) can be deducted from the amount we pay you for your claim (if any);
- ▼ in some instances, the excess(es) can be paid to the appointed repairer or supplier;
- ▼ in some instances, the excess(es) can be deducted from the amount we pay to another person for loss or damage to their property.

We will not cover any legal or other costs that arise because of any delay in paying the excess.

When your excess will be waived

You pay the excess **but** if:

1. You or the driver didn't cause or contribute to the accident (this means the other driver was entirely at-fault). You may be able to show this by providing a police report, expert reports, statement from a witness or photographs.

+

2. You supply the at-fault driver's name and address

+

3. You supply the at-fault vehicle's registration number

=

You don't pay an excess

If 1,2 and 3 are there, you don't pay an excess.
If ANY are missing, you will pay an excess

Note: if you cannot supply the at-fault driver's name, address and vehicle registration number it means we will not be able to waive your excess. It does not otherwise impact the cover under your policy or your ability to make a claim.

No claim bonus (NCB)

A no claim bonus recognises your good driving and claims history record when you have Comprehensive cover.

If you are entitled to a no claim bonus or to the Lifetime protected no claim bonus, this will be shown on your insurance schedule.

For more information, including information about how making a claim can affect your no claim bonus, refer to the Motor Plus Insurance PED Guide.

See also the 'Protected no claim bonus benefit' on page 44.

Lifetime no claim bonus protection

If you are entitled to a maximum no claims bonus on your Comprehensive policy, you may be eligible for the lifetime no claim bonus protection benefit. If you are entitled to this benefit, your maximum no claim bonus is protected for the life of this policy and any subsequent renewals (even if you are at fault in the event of an accident).

To be eligible for this protection you will need to:

- ▼ be **25** years of age or over; and
- ▼ be insured with us for **3** consecutive years on a maximum no claims bonus; and
- ▼ not have incurred any penalty claims for the previous **3** years.

We will automatically apply this protection to your policy once you become eligible for the benefit. This will be shown on your insurance schedule.

For more information about the lifetime no claim bonus benefit, refer to the Motor Plus Insurance PED Guide.

Loyalty bonus

You may be eligible for a loyalty bonus of 5% off your premium.

For more information about the loyalty bonus benefit, refer to the Motor Plus Insurance PED Guide.

2. What we cover – the basics

This section describes the basics of what we cover.

What we cover as your vehicle

Your vehicle is described on your insurance schedule. It includes:

- ▼ any of its accessories and spare parts installed by its manufacturer as standard equipment;

We cover

- ▼ accessories, optional extras and spare parts (which do not come standard with your vehicle from the manufacturer) for accidental loss or damage caused by an incident in the period of insurance up to **5%** of your vehicle's market value but no more than **\$2,000** in total. Examples of non-standard accessories include a bull bar or a roof rack.

If you have comprehensive cover you can choose to increase your accessory limits under optional cover 'Specified accessories and optional extras'.

- ▼ other tools and spare parts for your vehicle for accidental loss or damage caused by an incident in the period of insurance up to **\$250** in total.

We don't cover

- ▼ fuel or lubricants;
 - ▼ baby capsules and child seats (except to the extent they are covered by 'Baby capsules and child seats,' see page 35);
 - ▼ lost vehicle keys;
 - ▼ We don't not cover anything in section 3 in 'Things we don't cover' see pages 18 to 23.
-

Who we cover

Under Third Party Property Damage cover we cover you or anyone you authorise to drive your vehicle for legal liability for loss or damage to other people's property caused by the use of your vehicle, subject to the conditions and exclusions of your policy.

Note: If you have purchased Optional Restricted driver cover and Comprehensive cover is shown on your insurance schedule together with the Restricted driver option, cover is restricted to drivers who are **30** years old or over. Some limited exceptions apply. See page 43.

3. Things we don't cover

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, or arises from or involves:

Agreements you enter into

any agreement or contract you, or someone you authorised to drive or be in charge of your vehicle, enter into accepting liability, but we will provide cover if the legal liability would have existed without that agreement or contract.

Alcohol, drugs, medication

an incident occurring when your vehicle is being driven by, or is in the charge of, anyone who:

- ▼ was under the influence of, or had their judgement affected by any alcohol, drug or medication;
- ▼ had more than the legal limit for alcohol or drugs in their breath, blood, saliva or urine as shown by analysis;
- ▼ refused to take a test for alcohol, drugs or medication.

But we will pay a claim:

- ▼ for you (but not the driver or person in charge of your vehicle) if your vehicle was stolen; or
- ▼ if it can be demonstrated that the above alcohol/drug/medication intake was not a contributing factor in the incident.

Asbestos

asbestos, asbestos fibres or derivatives of asbestos of any kind.

Biological, chemical, other pollutant or contaminant

- ▼ any actual or threatened use, existence or release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- ▼ any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- ▼ any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Condition of vehicle

- ▼ any structural, mechanical, electrical or electronic failure or breakdown;
- ▼ any mould, mildew, wear, tear, rust, corrosion or depreciation;
- ▼ your vehicle, or a trailer being towed by your vehicle, if it was damaged, unsafe or un-roadworthy at the time of the incident.

Confiscation or repossession

legal confiscation or repossession of your vehicle or its contents.

Dangerous goods

your vehicle being used to illegally store or transport:

- ▼ substances that pollute or contaminate;
- ▼ dangerous or hazardous goods.

Driving a damaged vehicle

driving your vehicle after it has been damaged in an incident, unless you were not aware this could lead to further damage to your vehicle, or you are acting to prevent further loss or damage such as driving it from a busy motorway.

Exceeding loading or passenger limits

your vehicle when it is:

- ▼ carrying more passengers than your vehicle was designed for, or more than the driver is permitted to carry by law;
- ▼ carrying any load which is not secured according to law, over the legal limit or more than what your vehicle was designed to carry or tow.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Extra costs or other losses following an incident covered by your policy

extra costs or losses (financial and non-financial loss) following an incident covered by your policy, including but not limited to:

- ▼ loss of income or wages;
- ▼ medical expenses;
- ▼ professional, expert, legal consulting or valuation costs unless you obtained our prior authority to incur these costs;
- ▼ your vehicle's value (including its trade-in or resale value) is less after being repaired;
- ▼ costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. phone calls, postage) unless stated otherwise in your policy;
- ▼ travel costs, but we will cover travel costs covered under the 'Transport cover' (see page 36);
- ▼ cleaning costs but we will cover cleaning costs covered under 'Third Party Property Damage cover' (see page 25).

Hire, fare, reward or courtesy vehicle

your vehicle being used for hire, fare or monetary reward or as a courtesy vehicle, but we will provide cover if your vehicle is being used in a carpool or childcare arrangement.

Incorrect fuel usage

loss or damage to your vehicle (including damage to your vehicle's engine or fuel system) caused by the incorrect type of fuel being used.

Intentional or deliberate acts

an intentional or deliberate act by:

- ▼ you or a member of your family;
- ▼ a person who shares ownership of your vehicle;
- ▼ a person acting with your encouragement, assistance or express or implied consent;
- ▼ a person authorised by you to operate your vehicle.

Loss or damage outside Australia

loss or damage that occurs outside Australia.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Motor sports or similar activities

your vehicle being used:

- ▼ in, or being tested in preparation for, a race, contest, trial, test, hill climb or any motor sport;
- ▼ on a competition racetrack, competition circuit, competition course or competition arena unless your vehicle is being driven as part of a driver education course that does not involve speeds in excess of **100km/h** or the timing of vehicles.

Radioactivity/nuclear materials

- ▼ radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste;
- ▼ action of nuclear fission including detonation of any nuclear device or nuclear weapon;
- ▼ any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive or nuclear materials;
- ▼ any looting or rioting following these incidents.

Reckless acts

any reckless act by you, or by the driver of your vehicle or any person acting with your encouragement, assistance or express or implied consent to the reckless act (such as street racing, burnouts, donuts, driving into water, illegally using a mobile phone, driving at excessive speed).

Replacement of non-damaged parts

the replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set (such as alloy wheels and tyres).

Revolution, war

- ▼ revolution, hostilities, war or other acts of foreign enemy, warlike activity (whether war is declared or not), or military coup;
- ▼ any looting or rioting following these incidents.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Sale of your vehicle

- ▼ loss (including theft) of your vehicle (or the proceeds of sale) by a person authorised to offer your vehicle for sale;
- ▼ loss (including theft) of your vehicle (or the proceeds of sale) following a private sale transaction;
- ▼ loss of your vehicle (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your vehicle for sale.

Sanctions

any payments (including refunding a premium) or the provision of any services or benefit to you or to any other party to the extent that such cover, payment, service or benefit would contravene or otherwise expose us to any penalty, sanction, prohibition or restriction under any applicable United Nations resolutions or trade or economic sanctions, law or regulation of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Test drives

loss or damage to your vehicle while it is being demonstrated for private sale but we will pay a claim if your vehicle is being demonstrated for private sale and you or a disclosed driver are a passenger in your vehicle.

Tyres

damage to your vehicle's tyres caused by braking, punctures, road cuts or bursting.

Unattended vehicle

theft or damage to your vehicle if your vehicle is left unattended, unlocked and with the keys left in or on your vehicle.

Unlawful purposes

your vehicle being used for unlawful purposes by you or for which you gave encouragement, assistance or consent (either expressly or impliedly).

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Unlicensed driving

your vehicle being driven by, or in the charge of someone who is not licensed, not correctly licensed or not complying with the conditions of their licence, but we will pay a claim for you (but not the driver or person in charge of your vehicle) if you:

- ▼ were not the driver or person in charge of your vehicle at the time of the incident;
- ▼ did not give encouragement, assistance or express or implied consent to the driving or the incident; and
- ▼ can establish that you did not know and could not have reasonably known of any of the above circumstances.

Unregistered vehicles

your vehicle being used at the time of an incident if it was unregistered, unless the loss, damage, cost or legal liability was not caused by or did not result from your vehicle being unregistered.

4. What we cover - the details

What your policy covers

Comprehensive cover

✓ What we cover

We cover accidental loss or damage to your vehicle caused by an incident in the period of insurance.

Examples of incidents include hail, storm (including cyclone), flood, fire, theft or attempted theft malicious damage or vandalism, collision and impact.

Comprehensive cover also includes the cover under Third Party Property Damage cover.

✗ What we do not cover

We don't cover anything in section 3 'Things we don't cover' see pages 18 to 23.

\$ Limit

The most we will pay for any one incident for accidental loss or damaged to your vehicle covered under your policy is either the market value or agreed value for your vehicle as shown on your insurance schedule, unless we say otherwise in your policy (e.g. if you're eligible for 'New vehicle after a total loss for vehicles less than 2 years old' on page 37, we will settle your claim in accordance with that additional cover).

Third Party Property Damage cover

✓ What we cover

We will cover you or anyone you authorise to drive your vehicle (or a passenger in your vehicle) for legal liability to pay compensation for loss or damage to another person's vehicle or property (not yours), where the loss or damage:

- ▼ results from an incident occurring in the period of insurance; and
- ▼ is caused by the use of your vehicle.

This cover is extended to your employer, principal or business partner when they incur a legal liability because you were driving your vehicle in connection with your occupation.

For the purposes of this legal liability cover, loss or damage caused by the use of your vehicle extends to damage to another person's vehicle or property (not yours) because a vehicle collided with or tried to avoid colliding with:

- ▼ property falling from your vehicle; or
- ▼ property being loaded or unloaded from your vehicle.

If we cover your legal liability under this section, we will cover your legal liability for the cost of cleanup by emergency services after the incident involving your vehicle.

We will also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.

✗ What we do not cover

We don't cover anything in section 3 'Things we don't cover' see pages 18 to 23.

\$ Limit

The most we will pay for all claims from any one incident for legal liability covered by this policy is **\$20 million** including all associated legal costs.

Note: If we accept a claim for Third Party Property Damage you cannot also claim under Additional cover 'Third Party Property Damage for caravans and trailers' for the same incident.

Note: If you only choose Third Party Property Damage cover or Third Party Property Damage, Fire & Theft cover we will also pay for loss or damage to your vehicle resulting from an incident where the other driver is not insured and the accident was not your fault. See 'Damage by uninsured drivers' on page 42. A limit of reasonable costs of repair but no more than \$5,000 for any one incident applies to this cover

Third Party Property Damage, Fire & Theft cover

✓ What we cover

We cover accidental loss or damage to your vehicle in the period of insurance caused by:

- ▼ attempted theft;
- ▼ theft;
- ▼ fire;
- ▼ lightning;
- ▼ explosion.

Third Party Property Damage, Fire & Theft also includes the cover under Third Party Property Damage cover.

✗ What we do not cover

We don't cover anything in section 3 'Things we don't cover', see pages 18 to 23.

\$ Limit

The market value of your vehicle but no more than **\$8,000**.

5. Additional cover that comes with your policy

When a claim for loss or damage to your vehicle or for third party property damage is covered, you may be entitled to the additional cover in this section. For Comprehensive cover, the limits shown are paid in addition to the agreed value or market value (whichever is shown on your insurance schedule).

Some covers can also be claimed on separately to a claim for loss or damage to your vehicle (or for third party property damage). All of the conditions of your policy and the 'Things we don't cover' in section 3 on pages 18 to 23 apply to the additional covers.

In some circumstances, we may provide an additional cover to you before your claim is confirmed as covered under your policy. This does not mean that your claim has or will be covered or that your claim will be paid.

1. Towing and storage costs

✓ Applies to

Comprehensive cover, Third Party Property Damage, Fire & Theft cover (but only for fire, theft & other incidents covered under that level of cover) and Third Party Property Damage cover (but only for damage by uninsured driver claims)

✓ What we cover

When your vehicle is damaged in an incident covered by your policy and it is not roadworthy or safe to drive or needs to be held in storage, we cover the reasonable cost of:

- ▼ one tow to get your vehicle from the scene of the incident to:
 - ▼ our nearest repairer; or
 - ▼ another location nominated or agreed by us.
- ▼ storing your vehicle.

Note: If you authorise the tow on our behalf, you need to provide us with all invoices and receipts.

✗ What we do not cover

Storage costs for any period before your claim is lodged (unless you were not in a position to lodge the claim around the time of the incident) or after your claim is settled or declined.

\$ Limit

One tow from the scene of the incident.

2. After claim expenses

✓ Applies to

Comprehensive cover and Third Party Property Damage, Fire & Theft cover (but only for fire, theft & other incidents covered under that level of cover)

✓ What we cover

When your vehicle is stolen or damaged in an incident covered by your policy, we also cover:

- ▼ reasonable costs for emergency repairs to make your vehicle roadworthy or safe in order to get your vehicle to your destination (e.g. to a repairer or to your home);
- ▼ reasonable costs for emergency accommodation if your vehicle is not roadworthy or safe to drive and you are more than **100km** from your home;
- ▼ accidental loss or damage to your personal property (e.g. clothing, electronic and telecommunication devices) in your vehicle at the time of the incident.

Note: You need to provide us with all invoices and receipts.

✗ What we do not cover

- ▼ cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;
- ▼ tools (other than those supplied as standard by your vehicle manufacturer or similar replacements);
- ▼ items used for business, trade or profession;
- ▼ any personal property that is not owned by you.

\$ Limit

Up to a total of **\$1,000** for any one incident.

3. Hire of a vehicle following a theft

✓ Applies to

Comprehensive cover and Third Party Property Damage, Fire & Theft cover

✓ What we cover

After the theft of your vehicle that is covered by your policy, we will arrange and pay the reasonable cost of a hire vehicle that meets your transport needs, using our provider (but only if our provider has a vehicle available, and is within a reasonable distance of your location).

If there is no hire vehicle that meets your transport needs available from one of our providers within a reasonable distance of your location, then we will pay you the reasonable cost you incur:

- ▼ in hiring a hire vehicle that meets your transport needs; or
- ▼ in arranging alternative transport.

✗ What we do not cover

Loss or damage caused by attempted theft.

\$ Limit

Up to **14** days. The cover stops before the **14** day limit when:

- ▼ your vehicle is returned undamaged;
- ▼ we repair your vehicle and return it to you; or
- ▼ we settle your claim

Note: You must not arrange your own hire vehicle unless you obtain our prior consent. If you do, then we may not pay for the full hire vehicle costs if they are not reasonable or are not covered by this cover.

The benefits of this cover are subject to 'Hire Vehicle Conditions' on page 31.

4. Hire of a vehicle following a not at-fault accident

✓ Applies to

Comprehensive cover, Third Party Property Damage cover and Third Party Property Damage, Fire & Theft cover (but only for damage by uninsured driver claims)

✓ What we cover

If your vehicle is damaged in an incident covered by your policy, where:

- ▼ it cannot be safely driven or is being repaired; and
- ▼ the driver of your car didn't contribute to the accident (this means that the other driver was entirely at fault). You may be able to show this by providing a police report, expert reports, statement from a witness or photographs taken at the scene; and
- ▼ you can give us the name and address of the person at-fault and the registration number of the at-fault vehicle involved,

we will arrange and pay the reasonable cost of a hire vehicle that meets your transport needs, using our provider (but only if our provider has a vehicle available, and is within a reasonable distance of your location).

If there is no hire vehicle that meets your transport needs available from one of our providers within a reasonable distance of your location, then we will pay you the reasonable cost you incur:

- ▼ in hiring a hire vehicle that meets your transport needs; or
- ▼ in arranging alternative transport.

✗ What we do not cover

Any hire vehicle costs following damage to your vehicle if you cannot provide the name and address of the person at-fault and the registration number of the at-fault vehicle involved.

\$ Limit

The cover stops when:

- ▼ we repair your vehicle and return it to you; or
- ▼ we settle your claim.

Note: You must not arrange your own hire vehicle unless you obtain our prior consent. If you do, then we may not pay for the full hire vehicle costs if they are not reasonable or are not covered by this cover.

The benefits of this cover are subject to 'Hire Vehicle Conditions' on page 31.

This section applies to your hire vehicle

Insurance for your hire vehicle

After arranging a hire vehicle for you with our provider, we will cover accidental loss or damage to the hire vehicle under this policy during the covered hire period as if the definition of 'vehicle' in the policy had been extended to include the hire vehicle. However, cover for loss or damage to the hire vehicle is limited to the market value of the hire vehicle.

Hire vehicle conditions

Where you are making a claim under any hire vehicle benefit in your policy you:

- ▼ may be required to enter into a hire agreement with the car vehicle provider;
- ▼ are required to collect the hire vehicle from and return it to the place nominated by us or the hire vehicle provider;
- ▼ are responsible for all running costs and extras of the hire vehicle, including paying the deposit, security bond, fuel and any upgrade costs;
- ▼ agree and authorise us to lodge a claim on your policy in the event that the hire vehicle is lost or damaged whilst on hire to you and we insure you pursuant to the cover provided under 'Insurance for your hire vehicle';
- ▼ are responsible for arranging and paying all hire vehicle costs for any period you continue to use the hire vehicle beyond the covered hire period; and
- ▼ are required to refund to us any costs (including any insurance costs) we incur for the hire vehicle, if you withdraw your claim or we refuse to accept it.

5. Your liability under maritime law

✓ Applies to

Comprehensive cover only

✓ What we cover

If your vehicle is being transported by sea between places within Australia and you are liable under maritime law we will cover you for your liability for the following:

- ▼ general average. General average means that if a ship's captain finds it necessary to sacrifice some of the cargo to save the ship, the owners of the remaining cargo must contribute towards the loss suffered by the other owners.
- ▼ salvage charges. Salvage charges means costs incurred in recovering a marooned or disabled ship.

You may be liable for these costs even if your vehicle is not damaged.

\$ Limit

We will not pay more than the market value or agreed value of your vehicle (whichever is shown on your insurance schedule).

6. Trailer and caravan cover

✓ Applies to

Comprehensive cover only

✓ What we cover

We cover accidental loss or damage to your trailer or caravan caused by an incident in the period of insurance when your trailer or caravan:

- ▼ is attached to your vehicle; or
- ▼ runs out of control after separating from your vehicle while your vehicle is moving.

Note: You can make a claim under this cover independently of a claim for loss or damage to your vehicle.

x What we do not cover

We will not pay:

- ▼ if the trailer or caravan was not attached to your vehicle at the time of the loss or damage: or
- ▼ for loss or damage to any contents of the trailer or caravan; or
- ▼ for any fixtures or equipment attached to the trailer or caravan or being carried by the trailer or caravan.

\$ Limit

The market value of the trailer or caravan up to a total of **\$1,500**.

7. Finance payout

✓ Applies to

Comprehensive cover only

✓ What we cover

If at the time of a total loss your vehicle's market value or agreed value (whichever is shown on your insurance schedule) is less than the amount owed by you under a valid hire purchase, leasing or other finance agreement for your vehicle.

We will pay up to:

- ▼ **50%** of the difference between your vehicle's market value or agreed value (whichever is shown on your insurance schedule) and the amount owed by you under a valid hire purchase, leasing or other agreement, less the following (when applicable to your finance):
- ▼ any payments and interest in arrears at the time of the loss; and/or
- ▼ discounts in respect of finance charges; and/or
- ▼ interest for the unexpired term of the finance.

8. Artwork and signwriting

✓ Applies to

Comprehensive cover only

✓ What we cover

If your vehicle has been damaged in an incident covered by your policy and business use is shown on your insurance schedule, we will pay the cost of reinstating artwork or signwriting on your vehicle damaged in the same incident.

\$ Limit

Up to **\$1,000** for any one incident.

9. Returning your vehicle if it is stolen

✓ Applies to

Comprehensive cover and Third Party Property Damage, Fire & Theft cover (but only for Theft)

✓ What we cover

If your vehicle is stolen in an incident covered by your policy, we will pay for the reasonable costs of returning your vehicle to the address where it is normally kept, if it is found after having been stolen and before your claim is settled as a total loss.

✗ What we do not cover

We will not pay to return your vehicle, if the cost of returning your vehicle together with cost of repairs and salvage value will exceed the market value or agreed value (whichever is shown on your insurance schedule) at the time of the loss. In this situation we reserve the right to treat your vehicle as a total loss.

10. Baby capsules and child seats

✓ Applies to

Comprehensive cover and Third Party Property Damage, Fire & Theft cover (but only for fire, theft & other incidents covered under that level of cover)

✓ What we cover

If your vehicle has been stolen or damaged in an incident covered by your policy, we will cover the reasonable cost of replacing the baby capsules and/or child seats stolen or damaged in the incident.

\$ Limit

Up to **\$500** per item for any one incident.

11. Accidental death benefit

✓ Applies to

Comprehensive cover only

✓ What we cover

We will pay a death benefit to your estate if you die as the direct result of an incident whilst driving your vehicle and we have agreed to pay the claim for damage to your vehicle.

A certified copy of the Death Certificate will be required as part of the claim.

✗ What we do not cover

We will not pay:

- ▼ if you die 12 months or more from the date of the accident, or
- ▼ if you are under 25 years of age at the time of the accident that causes the death, or
- ▼ if you commit suicide or your death is directly or indirectly caused by or arises from an attempted suicide.

\$ Limit

\$5,000 in total for any one incident.

12. Transport cover

✓ Applies to

Comprehensive cover, Third Party Property Damage, Fire & Theft cover (but only for fire, theft & other incidents covered) and Third Party Property Damage (but only for damage by uninsured driver claims)

✓ What we cover

When your vehicle is damaged in an incident covered by your policy, we will cover your transport costs:

- ▼ from the scene of the incident to your destination if your vehicle is not driveable;
- ▼ to and from the repairer of your vehicle;
- ▼ to and from a hire vehicle provider.

If you arrange your own transport which is covered under this cover, you will need to:

- ▼ pay for the transport; and
- ▼ give us the tax invoice for reimbursement with your claim.

\$ Limit

Up to a total of **\$250** for any one incident.

13. New vehicle after a total loss for vehicles less than 2 years old

✓ Applies to

Comprehensive cover only

✓ What we cover

If your vehicle has been stolen or damaged in an incident covered by your policy and your claim is accepted as a total loss, we will replace your vehicle, if:

- ▼ you are the first registered owner of your vehicle or you purchased your vehicle as an 'ex demonstration' model from a licensed vehicle dealer who was the first registered owner of your vehicle; and
- ▼ the loss or damage to your vehicle occurred less than 2 years from the date of original registration of your vehicle; and
- ▼ anyone who financed your vehicle provides us with written consent to us replacing your vehicle.

We will:

- ▼ replace your vehicle with a new vehicle of the same make, model and series to your vehicle provided a new vehicle is available within 90 days of us deciding your vehicle is a total loss; or
- ▼ if one is not available within that time, provide you with a new vehicle that is available within the time stated above and which is a similar make or model to your vehicle (including similar accessories, modifications, tools and spare parts); and
- ▼ pay for the initial registration, compulsory third party/motor accident injuries insurance, delivery charges and stamp duty costs for the new vehicle.

All cover under your policy stops and your policy comes to an end. There is no refund of unused premium. You will need to take out a new policy to cover the new vehicle.

x What we do not cover

The cost of replacing or purchasing an extended warranty.

Continued on next page.

If under the 'New vehicle after a total loss for less than 2 years old' additional cover:

- ▼ you choose not to accept a new vehicle; or
- ▼ an agreement cannot be reached between us on a new vehicle; or
- ▼ a new vehicle cannot be supplied within the conditions listed above;

we pay you the market value or agreed value (whichever is shown on your insurance schedule), less applicable deductions (see page 53).

All cover under your policy stops and your policy comes to an end. There is no refund of the premium.

14. Substitute vehicle

✓ Applies to

All levels of cover

✓ What we cover

If your vehicle cannot be driven (e.g. it is being serviced or repaired), we will cover you for legal liability to pay compensation for loss or damage to another person's vehicle or property (not yours) where the loss or damage is caused by your use of the substitute vehicle in the period of insurance.

We will also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.

Note: You can make a claim under this cover independently of a claim for loss or damage to your vehicle.

x What we do not cover

- ▼ use of any hire vehicle;
- ▼ any claim if you do not have legal use of the substitute vehicle;
- ▼ any claim if the substitute vehicle belongs to you; or
- ▼ loss or damage to the substitute vehicle.

\$ Limit

14 days from the day your car was not drivable, or until it is drivable, whichever is earlier.

The most we will pay for all claims arising from any one incident is **\$20 million** including all associated legal costs we have agreed to pay.

Note: If you claim under this cover, you cannot also claim under 'Third Party Property Damage' cover on page 25 for the same incident.

15. Third party property damage cover for caravans and trailers

✓ Applies to

All levels of cover

✓ What we cover

When your vehicle is towing a caravan or trailer during the period of insurance and loss or damage is caused to another person's vehicle or property as a result of:

- ▼ the actions of your caravan or trailer;
- ▼ your caravan or trailer running out of control after separating from your vehicle while your vehicle is moving;
- ▼ another vehicle colliding with or trying to avoid colliding with:
 - ▼ property falling from your caravan or trailer while it is being towed by your vehicle;
 - ▼ property being loaded or unloaded from your caravan or trailer attached to your vehicle,

then we cover the amount you are legally liable to pay another person to compensate them for loss or damage to their vehicle or property. We will also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.

Note: You can make a claim under this cover independently of a claim for loss or damage to your vehicle.

x What we do not cover

- ▼ damage to the caravan or trailer being towed;
- ▼ damage to the actual property that falls or is being loaded or unloaded from your caravan or trailer.

\$ Limit

The most we will pay for all claims arising from any one incident is **\$20 million** including all associated legal costs we have agreed to pay.

Note: If you claim under this cover, you cannot also claim under 'Third Party Property Damage' cover on page 25 for the same incident.

16. Bodily Injury Cover

✓ Applies to

All levels of cover

✓ What we cover

Your legal liability to pay compensation for the death of or bodily injury to other people where the legal liability is not covered by the statutory compulsory insurance or motor vehicle accident compensation scheme in your State or Territory.

We will pay a claim for your legal liability if the incident that gives rise to the liability is one that is caused by:

- ▼ you driving, using or being in charge of your vehicle;
- ▼ you driving, using or being in charge of any other vehicle being used as a substitute vehicle;
- ▼ goods being carried by or falling from your vehicle or a substitute vehicle;
- ▼ loading or unloading your vehicle or a substitute vehicle in a street or thoroughfare;
- ▼ another licensed person driving, using or being in charge of your vehicle, with your permission;
- ▼ a passenger travelling in, getting in or getting out of your vehicle, with your permission; or
- ▼ you or any other licensed person using your vehicle on behalf of your employer, principal or partner, with your permission, during the period of insurance.

This is often referred to as "gap cover".

Note: You can make a claim under this cover independently of a claim for loss or damage to your vehicle.

x What we do not cover

We do not cover legal liability:

- ▼ for the death of or bodily injury to:
 - ▼ you;
 - ▼ your family or the family of the person who is legally liable;
 - ▼ any person who usually lives with you or the person who is legally liable; or
 - ▼ your employees, or the employees of the person who is legally liable, if the incident that gives rise to the liability arises out of or in the course of their employment.
- ▼ if you or the person who is legally liable are entitled to be compensated by any statutory compulsory insurance, or motor vehicle accident compensation scheme;
- ▼ for any claim that you or the person who is legally liable would have been compensated for if you or the person who is legally liable had insured, registered your vehicle or lodged a claim as required by any statutory compulsory insurance or motor vehicle accident compensation scheme;
- ▼ any penalties, fines or punitive, exemplary, multiple or aggravated damages, or
- ▼ actions brought in a court or other judicial body outside Australia or in a court or other judicial body that applies other than Australian law.

\$ Limit

The most we will pay for all claims from any one incident for legal liability for death or bodily injury covered under your policy is **\$20 million** including associated legal costs we have agreed to pay.

17. Damage by uninsured drivers

✓ Applies to

Third Party Property Damage, Fire & Theft and Third Party Property Damage cover

✓ What we cover

When your vehicle is damaged in the period of insurance by a collision with another vehicle driven by an uninsured driver, we cover damage to your vehicle but only if:

- ▼ the driver of your vehicle didn't contribute to the accident (this means that the other driver was entirely at fault). You may be able to show this by providing a police report, expert reports, statement from a witness or photographs taken at the scene; and
- ▼ you give us the name and address of the person at fault and the registration number of the at fault vehicle.

\$ Limit

Reasonable costs of repair, but no more than **\$5,000** for any one incident. No excess applies.

Note: If due to the circumstances of your accident, you are unable to obtain the name and address of the person at fault and/or the registration number of the at fault vehicle, please contact us.

6. Optional cover that you can pay extra for

There are some covers you can purchase as an extra on your policy, but there is no optional cover available with Third Party Property Damage only cover. If an optional cover applies to your policy it will be shown on your insurance schedule. With the Restricted driver optional cover, your premium will be reduced because you are limiting your Comprehensive cover. All of the conditions of your policy and the 'Things we don't cover' in section 3 on pages 18 to 23 apply to the optional covers.

When we send your renewal offer, it will include your previously selected options. Contact us to remove or add any options.

Restricted driver cover (this optional cover restricts your Comprehensive cover)

✓ What we cover

This cover restricts your Comprehensive cover to only those drivers who are **30** years old or over.

We will only provide cover where the person driving using or in charge of your vehicle at the time of the loss, damage or liability is **30** years old or over.

✗ What we do not cover

We will not pay for any loss, damage or liability if your vehicle is being driven or used by any person under **30** years of age other than when your vehicle:

- ▼ is being repaired, serviced, tested or parked by a parking attendant,
- ▼ is being used to transport a person in the event of a medical emergency. A medical emergency is a physical injury or condition, or an illness, that places a person's life at risk;
- ▼ is stolen.

Windscreen excess waiver benefit (Available with Comprehensive cover)

✓ What we cover

When the only damage to your vehicle following an incident in the period of insurance is to the windscreen or window glass (including sun roof), we cover the reasonable cost to repair or replace windscreen or window glass (including sun roof) without you having to pay an excess.

Where the damage is a chipped windscreen that has not cracked, and can be safely repaired, we will cover the cost of one repair without you having to pay an excess or losing your one excess free claim under this optional cover.

\$ Limit

One excess free claim only in the period of insurance.

Protected no claim bonus benefit (Available with Comprehensive cover only)

✓ What we cover

If you have a maximum no claim bonus of **65%** or rating **1**, and the protected no claim bonus benefit is shown as selected on your insurance schedule, your no claim bonus will not be affected by the first penalty claim (see definition on page 64) in any period of insurance.

Your no claim bonus will be adjusted as if this protection did not apply if a penalty claim occurs and you have made a previous penalty claim for an event occurring within this period of insurance.

If you have been claim free on a protected no claim bonus for **3** consecutive years, the lifetime protection will automatically apply at the next renewal date of your policy.

The protected no claim bonus benefit costs extra. We can give you a price with and without this option to help you decide whether it suits your needs.

Hire of a vehicle following penalty claim (Available with Comprehensive cover only if you also have the protected no claim bonus benefit)

✓ What we cover

If your vehicle is damaged and cannot be safely driven following a penalty claim (see page 64), we will arrange and pay the reasonable cost of a hire vehicle that is a similar make or model to your vehicle (or if a similar make or model is not available an alternative equivalent vehicle) using our provider (but only if our provider has a vehicle available, and is within a reasonable distance of your location).

If there are no hire vehicles available from one of our providers within a reasonable distance of your location, then we will pay you the cost you incur:

- ▼ in hiring a hire vehicle that is a similar make and model to your vehicle; or
- ▼ in making alternative travel arrangements.

✗ What we do not cover

We will not pay:

- ▼ after repairs to your vehicle have been completed;
- ▼ after we have declared your vehicle a total loss and paid your claim;
- ▼ if your vehicle is stolen or the loss or damage to your vehicle was not your fault;
- ▼ if there are no hire vehicles available from any provider within a reasonable distance of the location where your vehicle was damaged.

The benefits of this cover are subject to 'Hire Vehicle Conditions' on page 31.

\$ Limit

The most we will pay for any one incident is **\$80** per day for a maximum of **7** days or **14** days, depending on the option you selected as shown on your insurance schedule. The cover stops the day:

- ▼ your car is returned undamaged;
- ▼ we repair your car and return it to you;
- ▼ we settle your claim.

Specified accessories and optional extras (Comprehensive cover only)

✓ What we cover

This policy includes cover for accessories and optional extras which do not come as standard with your vehicle from the manufacturer, for up to **5%** of your vehicle's market value but no more than **\$2,000** in total.

If you require more cover for accessories or optional extras which do not come as standard with your vehicle from the manufacturer you will need to tell us and pay additional premium. We cover the specified accessories and optional extras for accidental loss or damage caused by an incident in the period of insurance.

Any specified accessories and optional extra item(s) that we have agreed to cover will be shown on your insurance schedule.

\$ Limit

We will pay for the cost of repairing or replacing the damaged specified accessories and optional extras in accordance with 'How we settle your claim' on page 49 up to the specified accessory or optional extra limits shown on your schedule.

Please note – we will try to match materials or items used in repairing or replacing the original item. If this is not possible, we will use the nearest equivalent or similar materials or items.

7. Making a claim

We want to be there for you in your times of need.

In this section we set out how we help you when you make a claim.

What you must do

- ▼ talk to or meet with any experts we choose, such as a claims assessor, investigator or repairer;
- ▼ assist us in handling your claim. This can include agreeing to be interviewed and/or providing relevant documents we ask for (e.g. proof of ownership);
- ▼ either drive (if it is safe to do so) or let us move your vehicle to one of our repair facilities, or another location nominated or agreed to by us, so we can assess the damage and progress your claim;
- ▼ for rectification work, take your vehicle back to the original repairer to rectify the repairs;
- ▼ if your vehicle is a total loss, allow us or a person nominated by us, to recover, salvage or take possession of your vehicle.

In this 'Making a claim' section 'you' means you and, if you were not driving your vehicle, you also means the driver of your vehicle.

What you must not do

- ▼ do not admit liability or responsibility to anyone before contacting us;
- ▼ do not negotiate, pay or settle a claim with anyone else before contacting us;
- ▼ do not carry out or authorise any repairs without our consent, except for emergency repairs described in 'After claim expenses' on page 28;
- ▼ do not dispose of any damaged parts of your vehicle or your property without our consent;
- ▼ do not accept payment from someone who admits fault for loss or damage to your vehicle. Refer them to us instead.

If you do not comply

If you do not comply with 'What you must do' and 'What you must not do' we can reduce or refuse your claim and/or recover from you any costs and/or any monies we have paid and/or cancel your policy.

If you have caused damage to other people's property or injury or death

Tell us about any incident that has caused damage to other people's property or injury or death.

You must also tell us as soon as possible about any demands made on you to pay compensation to others. The quicker we receive these, the better placed we will be to protect your interests. If you do not tell us about any demands or forward any documentation from a third party it could result in further costs. You will need to pay any further costs incurred as a result of your delay in forwarding documents or failing to tell us about demands you have received.

If we decline a claim or do not pay a claim in full

When you lodge your claim we may need to undertake further investigation and assessment before making a decision. If we decline your claim or do not pay a claim in full, we will give you our reasons in writing.

How to establish your loss

Establish an incident took place

When making a claim you must be able to prove that an incident covered by your policy actually took place. If you do not do this, we will not be able to pay your claim.

We may obtain the following from the police:

- ▼ confirmation that you reported the incident;
- ▼ details of any investigations they undertook.

You must give us authority to access these records, if we ask.

Prove your loss or damage

You must also give us accurate and full details of the loss or damage and give us proof of value and ownership, if we ask.

Proof includes things like registration papers, sales receipts, service records, valuations, credit card statements, warranties or vehicle log books. A statutory declaration is not of itself considered acceptable evidence of proof of ownership and value. If you are unable to substantiate your claim, we can reduce or refuse your claim.

How we settle your claim

If your claim for loss, theft or damage to your vehicle is covered under your policy we will either:

- ▼ repair the damage or replace the damaged parts of your vehicle using one of our preferred repairers or you may choose your own repairer. If you choose your own repairer we will authorise repairs for the amount of the assessed quote from your repairer;
- ▼ pay you the amount of the assessed quote from our preferred repairer to repair or replace the damaged parts of your vehicle when our preferred repairer is able to complete the repair or replace the damaged parts of your vehicle but you request a cash settlement;
- ▼ pay you the amount of the assessed quote from your repairer if our preferred repairer is unable to carry out repairs or we do not authorise repairs based upon your repairer's quote; or
- ▼ settle your claim as a total loss, see page 53 for how we settle your claim as a total loss.

For additional covers and optional covers

If we pay a claim or provide services under an additional or optional cover, we will also settle your claim in accordance with that additional or optional cover.

For a windscreen or window glass damage only claim

If we pay a claim for damaged windscreen or window glass, we will either:

- ▼ repair the damaged area; or
- ▼ replace the damaged windscreen or window glass.

Third Party claims

You must provide us with assistance to help us when we take action in your name to defend a claim against you by a third party. This assistance may include:

- ▼ providing a more detailed version of events including completing a diagram of what occurred and a statement/affidavit;
- ▼ providing copies of any photographs or video of the accident available;
- ▼ lodging a police report;
- ▼ attending court (only if required).

If your vehicle is damaged

Your repairs (Choice of repairer)

You can choose:

- ▼ to allow us to arrange the repair of your vehicle; or
- ▼ your own repairer.

If you allow us to arrange the repairs

We will arrange the repairs to your vehicle with one of our preferred repairers:

- ▼ if your vehicle is not safe to drive, we will arrange to move your vehicle to one of our preferred repairers or another location agreed by us;
- ▼ if your vehicle is safe to drive, we will arrange a time with you to bring your vehicle into one of our preferred repairers or another location agreed by us;
- ▼ we obtain quotes from our preferred repairers (where required) and select the most appropriate quote;
- ▼ we authorise the repairs based on the most appropriate quote and manage the repair process with the repairer.

If you choose your own repairer, which may include one of our own preferred repairers:

- ▼ after you obtain a quote from your repairer, we will arrange a time with you to drive your vehicle (if it is safe to do so), or you must let us move it, to one of our preferred repairers or another facility agreed by us;
- ▼ the repairs will be authorised for the amount of the assessed quote from your repairer if your repairer's assessed quote meets industry standards including appropriateness of materials, repair method, labour and material costs, safety and overall cost effectiveness.

If we don't authorise repairs

If we pay you the amount of the assessed quote this means we don't authorise repairs. You will not be entitled to the lifetime guarantee on repairs that we do not authorise.

Lifetime Repair Guarantee

If we authorise repairs to your vehicle, the quality of the workmanship and the materials authorised by Vero in the repair of your vehicle will be guaranteed for its life. The parts used in the repair of your vehicle will be of the same type as those explained on these pages. If you are concerned about the quality of the repair of your vehicle, you must call us on the number shown on your insurance schedule and make your vehicle available to us. You must not authorise rectification work without our written authority. We will inspect the repair and arrange any necessary rectification work.

Our parts policy for authorised repairs

When we authorise repairs to your vehicle we will:

- ▼ ensure the repair work is properly carried out;
- ▼ use new parts or quality reusable parts.

Parts used will:

- ▼ not void the warranty provided by your vehicle manufacturer;
- ▼ comply with your vehicle manufacturer's specifications and applicable Australian Design Rules;
- ▼ be consistent with the age and condition of your vehicle;
- ▼ preserve or improve the safety and structural integrity of your vehicle.

However, the following conditions also apply:

Glass repairs

Where available we will use aftermarket parts for windscreens and window glass (including sunroof) and repairs will meet Australian Design Rules.

Radiators and Air Conditioning

Where available we will use aftermarket parts for radiators and air conditioning.

Unavailable parts

Where a damaged part is no longer available, we will pay you the last known market price of that part.

We are not responsible for costs which occur because of delays in delivery of parts. If a part is unavailable in Australia, we will pay the cost of surface freight (not airfreight) from the nearest reasonable source of supply. We will not pay for any additional hire vehicle costs (beyond the cover provided by additional cover 'Hire of a vehicle following a theft' (see page 29) due to the delays in the delivery of parts.

Vehicle identification

Where your vehicle's identification, such as its compliance, build or VIN plate or label, has been damaged, we will try to source a replacement from its manufacturer. If we cannot source it for you, we will attempt to obtain a letter from the manufacturer to confirm your vehicle's identity and that its original identification has been damaged. We will still repair your vehicle without replacing any damaged identification, unless an alternative form of identification is required by law.

Sub-contracting repairs

We may sub-contract, and any repairer we authorise to repair your vehicle may sub-contract, some of the repairs. We require our sub-contractors to abide by the same service standards we uphold.

Non-damaged parts

We are not responsible for the costs to replace the parts of a whole set that were not damaged or stolen in an incident. For example, if only one wheel and tyre are damaged in an incident, we will only pay to replace the damaged wheel and tyre, not the whole set.

When we repair your vehicle we will not:

- ▼ pay extra to repair your vehicle to a better standard, specification or quality existing before the loss or damage;
- ▼ fix or pay to fix a fault or defect in your vehicle that existed before the loss or damage occurred unless the fault or defect was from repairs we authorised;
- ▼ repair or pay to repair pre-existing damage. See 'Contribution to repairs' below.

Contribution to repairs

There may be instances where we are unable to carry out accepted repairs due to pre-existing damage to your vehicle. Examples of this include neglect, wear and tear, weathering, rust, mould, mildew or corrosion. In these instances, we will ask you to pay for the cost to repair the pre-existing damage so repairs covered by this policy can be carried out safely.

If you do not want to pay these amounts, we will pay you the amount determined to be the cost to repair repairs directly related to the accepted claim.

If your vehicle has been stolen

If your vehicle is found within **14** days of it being stolen and is damaged, follow the process of 'If your vehicle is damaged' (see page 50). You may be entitled to a hire vehicle (see page 29). If your vehicle is not found within **14** days after being stolen, and we accept your claim for theft of your vehicle, your vehicle becomes a total loss (see page 53).

If your vehicle is a total loss

Your vehicle becomes a total loss if:

- ▼ it is stolen and unrecovered after **14** days and we accept your claim for theft of your vehicle; or
- ▼ it is uneconomical or unsafe to repair, including where the combined repair costs and salvage value are likely to be more than the market value or agreed value (whichever is shown on your insurance schedule).

We will also have regard to the law in relation to what is considered a write off that applies in your State or Territory when determining when a vehicle is to be written off.

For vehicles where the 'New vehicle after a total loss for vehicles less than **2** years old' additional cover applies, see page 37.

For all other vehicles we will pay you the agreed value or market value (whichever is shown on your insurance schedule) less any deductions that apply.

Deductions from your total loss claim

When we pay you for a total loss claim we will deduct the following amounts where applicable, from the amount we pay you:

- ▼ unexpired registration and compulsory third party/motor accident injuries insurance;
- ▼ excesses;
- ▼ unpaid premium including any unpaid instalments for the remaining period of insurance;
- ▼ any input tax credit entitlement, see page 58;
- ▼ our estimate of the salvage;
- ▼ any excesses arising from a claim for damage to the hire vehicle (see 'Hire vehicle conditions' page 31).

Where we provide you with a new vehicle you will have to pay us any of the above applicable amounts.

Vehicles under finance

When we pay you for a total loss claim, if a credit provider has a financial interest in your vehicle then we will pay them what they are entitled to (up to the value of your claim) and pay you any balance.

We own your vehicle salvage

When we replace your vehicle or pay you for the total loss, your vehicle salvage becomes our property.

If a credit provider is entitled to the salvage of your vehicle, then we will deduct our estimate of the salvage value of your vehicle from any amount we pay.

After we pay your claim

Does your claim affect your cover?

If we pay you the cost of repairs and you do not undertake such repairs, it may lead us to reduce or refuse to pay a future claim and/or cancel your policy.

If your vehicle is a total loss, all cover under your policy stops and your policy comes to an end. There is no refund of the premium. This is the case even if you are entitled to a new replacement vehicle (see 'New vehicle after a total loss for vehicles less than 2 years old' additional cover on page 37).

If we pay a claim to replace any specified accessory and optional extras, you must tell us if you want the replacement item/s to be insured as a specified accessory and optional extra and pay any additional premium. Otherwise, the cover provided is as described on page 17.

Our right to recover from those responsible

If you've suffered loss or damage or, incurred a legal liability as a result of an incident covered by this policy and you make a claim with us for that incident, then we have the right and you have permitted us to take action or start legal proceedings against any person or entity liable or, who would be liable to you for the recovery of your loss.

"Your loss" means your insured, underinsured or uninsured loss or damage or legal liability, costs, payments made and expenses in relation to the incident. Any action or legal proceeding we take will be commenced either in your name, or in the name of any other person or entity that suffered your loss. We will have full discretion over the conduct and any settlement of the recovery action.

If you make a claim with us for your loss and you've already started action or legal proceedings against any person or entity liable or, who would be liable to you for your loss, then we have the right and you have permitted us to take over and continue that action or legal proceeding.

Where your loss forms part of any class or representative action which hasn't been started under our instructions, we have the right and you permit us to exclude your loss from that class or representative action for the purpose of us including it in any separate legal proceedings which are or will be started under our instructions.

You must provide us with all reasonable assistance, co-operation and information in the recovery of your loss.

This assistance may include:

- ▼ providing a more detailed version of events, which may include completing a diagram or statement/affidavit;
- ▼ providing us with any documents required to prove your loss;
- ▼ providing copies of any photographs or footage of the incident available;
- ▼ lodging a police report or obtaining relevant documents, such as completing and lodging an application form to obtain records from the police, fire and rescue, councils and other entities (when we cannot lodge one);
- ▼ attending court or meetings with our legal/other experts (only if required);
- ▼ providing evidence and documentation relevant to your claim and executing such documents, including signed statements and affidavits which we reasonably request.

We will pay for the cost of filing the police report and relevant searches to locate the third party. We will cover the costs you incur when having to attend court up to **\$250** in total per claim.

You must not enter into any agreement, make any admissions or take any action or steps that have the effect of limiting or excluding your rights and our rights to recover your loss, including opting out of any class or representative action, unless we have given you our prior written agreement. If you do, we may not cover you under this policy for your loss.

8. Important things to know – our contract with you

About your premium

The amount you pay for this insurance is called the premium. Your premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your insurance schedule in the 'Amount Payable' section as the total amount or, if you pay by monthly instalments, as the instalment amount.

The amount of the premium reflects our assessment of the likelihood of you making a claim and our costs of doing business. We use many factors about you and your vehicle to calculate the premium.

Refer to the Motor Plus Insurance PED Guide for more information about your premium.

Paying your premium

You must pay the premium by the due date to get this insurance cover. We will tell you how much to pay and when payment is due on your insurance schedule. If we agree, you can pay the premium by instalments.

If you ask to pay the premium by automatically debiting your account or card, we will automatically continue doing so on renewal so that your policy can renew. You can contact us to stop this.

If you make changes to your policy details, it may affect the premium you need to pay for the remainder of your period of insurance.

Late annual renewal payments

If you do not pay the premium due on renewal by the due date, you will have no cover from the due date.

Late monthly instalments

If you pay your premium by monthly instalments and a monthly instalment is overdue we will let you know, and we can cancel your policy:

- ▼ by giving you at least **14** days advance notice, or
- ▼ without prior notice, once an instalment is **1** month (or more) overdue.

Joint policyholders

When you insure your vehicle in the names of more than one person, and all of those people are named insured on your insurance schedule, each of them is a joint policyholder and is able to request changes and otherwise deal with the policy. The reasons for this is that these joint policyholders each have an interest or ownership in your vehicle.

We will treat a statement, act, omission, claim, request or direction (including a request to change or cancel your policy) made by one policyholder (either before you purchase this policy and during the period of insurance), as a statement, act, omission, request or direction by all policyholders. A policyholder means a named insured on your insurance schedule.

There are, however, some exceptions to this.

During the period of insurance, we might ask all joint policyholders before we action a request or direction in relation to your policy (e.g. before we cancel your policy, reduce your cover or remove another policyholder). This way we can help protect the interests of all policyholders.

Conduct of others

When we consider a claim under this policy, we will have regard to any prejudice suffered by you or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this policy.

In doing this, we may meet the claim when we are not legally required to do so. If we do, we will limit the claim in relation to the person claiming to an amount which is fair in the circumstances. However, this does not apply if we are relying on the below exclusion to reduce or refuse a claim under your policy:

- ▼ Alcohol, drugs, medication (see page 18).

How the Goods and Services Tax (GST) affects this insurance

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur.

If your vehicle is a total loss we will reduce any payment we make by an amount equal to your input tax credit entitlement, if any.

In all other circumstances our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled had you made a relevant acquisition.

In respect of your policy, where you are registered for GST purposes you should calculate the insured amount having regard to your entitlement to input tax credits. You should, therefore, consider the net amount (after all input tax credits) which is to be insured and determine an insured amount on a GST exclusive basis.

This outline of the effect of the GST on your policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances.

'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

What happens with cancellations

Cancellation by you

You can cancel this policy at any time. For each vehicle cover cancelled, you will be refunded the unexpired portion of the premium attributable to that vehicle cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If you pay by instalments, on cancellation you agree to pay to us any portion of the premium that is owing but not yet paid and that amount is due and payable.

Cancellation by us

We can cancel your policy where the law allows us to do so. For each vehicle cover cancelled, you will be refunded the unexpired portion of the premium attributable to that vehicle cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If we cancel your policy due to fraud, we will not refund any money to you.

9. What to do if you have a complaint and other important information

We will always do our best to provide you the highest level of service but if you are not happy, here is what you can do.

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

By phone: 1300 794 133

By email: vero@vero.com.au

In writing: Vero Insurance
GPO BOX 1619
Adelaide SA 5001

Complaints can usually be resolved on the spot or within 5 business days.

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 1300 264 470

By email: idr@vero.com.au

In writing: Vero Customer Relations Team
PO BOX 14180,
Melbourne City Mail Centre VIC 8001

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

In writing: Australian Financial Complaints Authority,
GPO Box 3,
Melbourne VIC 3001

By visiting: www.afca.org.au

General Insurance Code of Practice

We support the General Insurance Code of Practice. You can get a copy of the code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning (02) 9253 5100.

Motor Vehicle Insurance and Repair Industry Code of Conduct

This code is intended to promote transparent, informed, effective and co-operative relationships between smash repairers and insurance companies based on mutual respect and open communication.

We are a signatory to and support the code.

Report Insurance Fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- ▼ inflated vehicle or home repair bills;
- ▼ staged vehicle or home incidents;
- ▼ false or inflated home or vehicle claims;
- ▼ home or vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: 1300 881 725. Let's work together to reduce the impact of insurance fraud on the community.

10. Words with special meanings

Some words in this policy have a special meaning, it is important to read this section because it can impact how your policy is interpreted.

If a word does not have a special meaning, then it just has its ordinary meaning.

Accessories

means an addition to your vehicle which does not enhance the performance or change the structure of the vehicle.

Aftermarket part

means a vehicle part that is not sourced from your vehicle's manufacturer.

Agreed value

means the amount we agree to insure your vehicle for. This amount is shown on your insurance schedule. When used in relation to your vehicle, it is the maximum amount we will pay for loss or damage to your vehicle caused in any one incident, unless we say otherwise in your policy. It includes the value of any accessories and modifications that are fitted to your vehicle, registration and compulsory third party/motor accident injuries insurance. Deductions may apply (see page 53 for amounts that are deducted on a total loss settlement). The agreed value is shown on your insurance schedule or otherwise in this policy and includes GST.

Assessed quote

means an experienced motor vehicle assessor we appoint assesses the quote from our preferred repairer or the quote obtained from your own repairer (e.g. when our preferred repairer cannot complete the repairs or you choose your own repairer), to make sure it meets industry standards including appropriateness of materials, repair method, labour costs, material costs, safety and overall cost effectiveness of the repairs. The quote may be adjusted or reduced on the recommendation of the assessor. This assessed quote to repair or replace the damaged parts of your vehicle may be less than what it would cost you to arrange the repairs with your own repairer, or equal to or less than the amount of repairs quoted by your repairer or that you have paid. We are able to secure supplier discounts from our preferred repairers.

Business use

means that your vehicle can be, or currently is, registered to a business name and is being used for private use and/or in connection with an occupation or business.

Excess

see page 13.

Family

means any of the following people if they normally live with you:

- ▼ your spouse, partner or de facto;
- ▼ your parents (including legal guardians), parents-in-law, grandparents;
- ▼ your children, grandchildren, brothers and sisters, including their respective spouses, partner or de-facto;
- ▼ the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of a spouse, partner or de-facto; and
- ▼ people who provide care or services to you.

Incident or event

is a single event, accident or occurrence which you did not intend or expect to happen and that is not excluded by your policy. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

Insurance schedule

means the latest insurance schedule, including the insurance account, we have given you. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

Limit

the most you can claim for any one incident. It includes or excludes GST depending on your Input Tax Credit entitlement (refer to section 'How the Goods and Services Tax (GST) affects this insurance' for further detail).

Disclosed driver

the person or people shown on your insurance schedule as disclosed drivers.

Loss or damage

loss means physical loss and damage means physical damage, unless stated otherwise in your policy.

Market value

means the amount you would have to pay to buy a vehicle similar to your vehicle immediately before the loss or damage, taking into account its make, model, age, kilometres travelled and condition. We may use recognised industry publications to assist us in calculating the amount.

Market value excludes costs of registration, compulsory third party/motor accident injuries insurance, stamp duty and transfer fees, dealer warranty costs or dealer delivery.

Modifications

Modifications are alterations made to the manufacturer's standard body, engine, suspension, wheels or paintwork of your vehicle which may affect its performance, value, safety or appearance.

Motor Plus Insurance PED Guide

see page 8.

Penalty claim

means an accident or claim where you are at-fault, or a claim where we are unable to recover the cost of repairing or replacing your vehicle from another insurer or another person.

Period of insurance

means when your policy starts to when it ends. It is shown on your insurance schedule.

Policy

means your insurance contract. It consists of this PDS and any SPDS we have given you and your latest insurance schedule.

Private use

means your vehicle is not used in connection with earning any income. Travel to and from your place of work is private use.

Specified accessories and optional extras

See 'Specified accessories and optional extra' on page 46.

Substitute vehicle

means a vehicle that does not belong to you and which you, your spouse, de facto partner or an employee is using while your vehicle is not in use because your vehicle is unroadworthy or undergoing repair. See 'Substitute vehicle' on page 38.

Total loss

see page 53.

Unattended

means you are not capable of keeping your vehicle under observation or observe an attempt to interfere with it.

Vehicle

see page 17.

We, us, our and Vero

means AAI Limited ABN 48 005 297 807, trading as Vero Insurance.

You, your

the person or people shown as the insured on your insurance schedule.

Customer Service Hotline

For assistance or enquiries simply call the number shown on your insurance schedule.

AAI Limited trading as Vero Insurance

ABN 48 005 297 807

AFS Licence No. 230859.

