



Motor Vehicle Insurance

Product Disclosure Statement
Dated 1 December 2017



COVERFORCE
Smart Insurance Solutions

About this document

This Product Disclosure Statement ('PDS') is designed to assist you to understand what you need to know about the product so you can make an informed choice before you purchase this product.

We recommend you read the PDS.

This PDS is dated 1 December 2017.

Any advice that may be contained in this PDS is General Advice only. General Advice is advice that has been prepared without considering your individual objectives, financial situation or needs. Therefore before acting on this General Advice, you should consider the appropriateness of the General Advice having regard to your objectives, financial situation or needs.

This insurance is issued by Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL 234708) of 2 Market Street, Sydney, NSW 2000.

Contents

| | |
|---|----------|
| Important Information | 2 |
| About Dawes | 2 |
| About Coverforce | 2 |
| Your Insurance Contract | 2 |
| Your Policy Schedule | 2 |
| Limits of Cover | 2 |
| Your Responsibilities | 2 |
| Not Meeting Your Responsibilities | 3 |
| Your Duty of Disclosure | 3 |
| Updating the PDS | 3 |
| Benefits of the Cover | 4 |
| Cost of the Policy and Paying for the Insurance | 6 |
| Making a Claim | 7 |
| Choice of Repairer and Parts Policy | 7 |
| Making Changes to Your Policy | 7 |
| GST | 7 |
| Cooling-Off Period | 8 |
| Cancellation | 8 |
| Dispute Resolution Process | 8 |

| | |
|---|-----------|
| Don't Prevent Our Right to Recovery | 8 |
| Privacy Notice | 8 |
| What the Policy Covers..... | 10 |
| Introduction | 10 |
| Definitions..... | 10 |
| Section One: Loss or Damage to Your Vehicle | 12 |
| What Is Covered? | 12 |
| Incidental Cover | 12 |
| Additional Cover | 12 |
| What You Are Not Covered For | 14 |
| Section Two: Legal Liability Cover | 15 |
| What Is Covered? | 15 |
| Maximum Amount Payable..... | 15 |
| What You Are Not Covered For | 15 |
| General Exclusions - Applicable to All Sections of Coverage..... | 16 |
| General Conditions | 17 |
| Making a Claim | 19 |
| What You Must Do | 19 |
| Repairs | 19 |
| How We Settle Your Claim..... | 19 |
| What You Must Not Do | 20 |
| Our Rights of Recovery and Conduct of Proceedings | 20 |
| Excesses..... | 21 |

Important Information

About Dawes

Dawes Underwriting Australia Pty Ltd trading as Dawes Motor Insurance (ABN 18 050 289 506, AR No. 342982) ('Dawes') is an Authorised Representative of SGUAS Pty Ltd (ABN 15 096 726 895, AFSL 234437) ('SGUAS') who in turn acts under a binding authority given to it by the insurer to administer and issue policies, alterations and renewals. In all aspects of this policy Dawes, as an Authorised Representative of SGUAS, acts for the insurer and not for you. Dawes and SGUAS are companies within the Steadfast Underwriting Agencies division of Steadfast Group Limited (ABN 98 073 659 677) ('SGL').

Dawes' contact details are:

PO Box A2016
Sydney South
NSW 1235

T 1300 188 299
F +61 2 9307 6699
E insure@dawes.com.au

About Coverforce

Coverforce Insurance Broking Victoria Pty Limited (ABN 45 127 707 813, AFSL 345986) ('Coverforce') are insurance brokers, acting on your behalf in all transactions relating to this policy.

Coverforce contact details are:

Level 2, 476 St Kilda Road
Melbourne
VIC 3004

T +61 3 9864 4444
F +61 3 9867 5110
E vic_info@coverforce.com.au

If you require further information about this insurance or wish to confirm a transaction, please contact Coverforce or your distributor.

Your Insurance Contract

When you buy the type of motor insurance cover you need, we enter into a contract with you which is called the policy and is made up of:

- > your policy schedule;
- > this Product Disclosure Statement ('PDS');
- > any applicable Supplementary PDS ('SPDS') we issue that varies it; and
- > any other document we tell you forms part of the policy which may vary or modify the above documents.

This document (together with any amendments, updates or endorsements that we give you in writing which may vary it) will also apply for any offer of renewal we make, unless we tell you otherwise or issue you with a new and updated PDS.

If there is more than one insured on the policy, then anything that any of the insureds says, does or omits to advise to us of, applies to and affects the rights to all of the insureds.

Your Policy Schedule

Your policy schedule shows the type of cover you have and any optional covers you have added under the policy. It also shows the period that the policy covers you for called the period of insurance.

Limits of Cover

Our liability is limited to the amount shown in the policy schedule that we will issue to you and any limits shown in the policy wording. You need to decide if the limits of cover are appropriate for you. If they are not, you may be underinsured and have to bear part of any loss yourself.

Your Responsibilities

It is up to you to choose the cover you need. Because we and our representatives do not advise you on whether the policy is specifically appropriate for your objective, financial situation or needs, you should carefully read this document before deciding.

When entering into the policy or on renewal, variation, extension or reinstatement you must meet your duty of disclosure obligations.

You must during the term of the policy follow and meet all of the policy's terms and conditions. In particular:

- > Take all reasonable care to prevent loss of (including theft) or damage to your vehicle. This includes but is not limited to:
 - moving your vehicle from rising flood waters if it safe to do so;
 - ensuring that the ignition keys are not left in the vehicle when no one is in the vehicle;
 - locking all the doors and windows when the vehicle is parked or unattended; and
 - accompanying anyone test driving the vehicle when it is being test driven as part of you selling the vehicle.
- > Keep your vehicle well maintained and in a roadworthy condition. This includes but is not limited to ensuring safety parts such as tyres, brakes and lights are in the condition necessary to allow the vehicle to be registered.
- > Ensure that any information you give us as part of a claim document or statement to us is honest and complete.

Not Meeting Your Responsibilities

If you do not meet your responsibilities we may do either or both of the following:

- > reduce or refuse your claim; and
- > cancel your policy.

If fraud is involved we can treat your policy as if it never existed. The above rights are subject to any relevant law obligations.

Your Duty of Disclosure

Before you enter into this insurance with us, you have a duty of disclosure under the *Insurance Contracts Act 1984* (Cth) ('the Act').

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, renew, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or renewed, varied, extended or reinstated as applicable).

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

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the contract.

Your Duty of Disclosure when you renew the contract

Where applicable, we will tell you what your renewal duty of disclosure is prior to each renewal.

Your Duty of Disclosure when you vary, extend or reinstate the contract

When you vary, extend or reinstate the contract with us, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however does not require disclosure of any matter:

- > that diminishes the risk to be undertaken by us; or
- > that is of common knowledge; or
- > that we know or, in the ordinary course of our business as an insurer, ought to know; or
- > as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Failure to comply with your duty of disclosure, especially concerning your driving history, including, but not limited to, speeding fines, could severely affect the result of any subsequent claim made on the policy and could lead to a claim being declined.

Updating the PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes (you can get a paper copy free of charge by contacting Dawes).

Other documents may form part of the PDS and the policy. If they do, we will tell you in the relevant document.

Benefits of the Cover

Your current policy schedule will show you have comprehensive cover.

Comprehensive insurance benefits of cover

Subject to the terms, conditions, limits and exclusions of the policy we will cover you for loss or damage to your vehicle when it is accidentally damaged as a result of an incident that we have agreed to cover, stolen or burnt anywhere within Australia during the period of insurance.

We will choose to either repair, replace or pay you for the loss and/or damage to your vehicle up to market value as shown in your policy schedule.

Additional benefits of comprehensive cover

The comprehensive cover also offers additional cover if you have a valid claim that we have accepted for loss or damage to your vehicle. The table is a guide only. For information on what is covered and what is not covered and any limits and excesses that apply please read your policy schedule and this PDS including the "What You Are Not Covered For" and "General Exclusions - Applicable to All Sections of Coverage" sections.



| Feature/Benefit | Summary of Cover |
|--|---|
| Baby capsules and child seats | Up to \$300 (inclusive of GST) cover for damaged or stolen baby capsules and child seats. This cover only applies to cars. |
| Emergency or temporary repairs | Up to \$500 (inclusive of GST) per incident. |
| Funeral expenses | Up to \$5,000 (inclusive of GST) towards the driver's estate for any funeral expenses if the driver of your vehicle dies, within 12 months of and, as a result of a collision. This cover only applies to cars. |
| Hire vehicle costs after theft or attempted theft | Up to \$100 (inclusive of GST) per day for a 21 day period. |
| Legal costs for a Coronial Inquiry | Up to \$5,000 (inclusive of GST) for legal representation before a coroner as the result of an incident we have agreed to cover. |
| Personal items | Up to \$1,000 (inclusive of GST) for the cost of repair(s) or replacement of personal items damaged in an incident or stolen from your locked car. |
| Removal of debris | Cover for reasonable costs to remove vehicle debris as a result of an incident we have agreed to cover. |
| Re-coding of locks and barrels after theft of keys | Up to \$2,000 (inclusive of GST) to cover repair and re-code costs of your locks and barrels if the keys to your vehicle are stolen. |
| Replacing your vehicle after a total loss | <p>If your vehicle is a total loss as a result of an incident, we may decide to replace your vehicle with a new vehicle. We will only do this if your vehicle is:</p> <ul style="list-style-type: none"> • a car less than two years old and has not travelled more than 40,000 kilometres; or • a car more than two years old, but less than three years old, and has not travelled more than 50,000 kilometres. <p>The vehicle replacement must occur as a result of an incident we have agreed to cover.</p> |
| Replacing your vehicle during the period of insurance | The cover provided by your policy will end if you dispose of your vehicle. If you obtain a replacement vehicle within one month, we will provide the same cover for the replacement vehicle for fourteen days from the date you obtain it. |
| Storage costs | Cover for reasonable storage costs while your vehicle is put into storage whilst a claim is being settled. |
| Towing and transport of your vehicle | <p>Cover for the cost of one tow if your vehicle is damaged in an incident and cannot be driven or used. If there is more than one tow, we will decide if it is covered.</p> <p>Up to \$500 (inclusive of GST) for the cost of transporting your vehicle if the incident occurs more than 100 kilometres from your home.</p> |
| Trailers attached to your vehicle | Up to \$500 (inclusive of GST) for the cost of repairs or the market value whichever is the lesser if a trailer suffers loss or accidental damage while attached to your vehicle and is uninsured. |
| Transport or accommodation | Up to \$1,000 (inclusive of GST) for transportation or temporary accommodation for you and your passengers when your vehicle is damaged in an incident more than 150km from your home. |
| Windscreen or window glass cover | Cover for the costs to repair or replace a broken windscreen or window glass without payment of an excess, once per period of insurance. |

Legal Liability Cover Benefits

Legal liability cover is provided under comprehensive cover.

You will be insured for up to \$30,000,000 (thirty million dollars) for damage caused by your vehicle or substitute vehicle to someone else's property during the period of insurance, where you or an authorised driver are at fault.

You will be insured for up to \$5,000,000 (five million dollars) for personal injury or death of another person arising from an accident caused by or connected with your vehicle or substitute vehicle which occurs during the period of insurance.

We will not pay more than \$30,000,000 in the aggregate for all claims during the period of insurance under this section.

Cost of the Policy and Paying for the Insurance

The amount that we charge you for this insurance when you first acquire your policy and when you renew your policy is called the premium. The premium is the total that we calculate when considering all of the factors which make up the risk, such as:

- > the amount of benefit chosen;
- > the individual circumstances of the insured including matters such as age of vehicle, sum insured of the vehicle, age of drivers, postcode and previous claims history.

The total cost of your policy is shown in your policy schedule and is made up of your premium plus government taxes such as GST, stamp duty and fire service fees if applicable.

What happens if you do not pay the cost of your policy by the due date?

We will have the right to cancel your policy if you do not pay your premium by the due date or if your payment method is dishonoured and therefore we have not received your payment by the due date. Unless we tell you, any payment reminder we send does not change the expiry of your cover or the due date of your premium.

Paying by instalments

Where you pay your premium by instalments:

- > we may not pay any claim if at the time the incident giving rise to the claim occurred, at least one instalment of premium remains unpaid for 14 days or more after the due date of the instalment; and
- > any instalment of premium remains unpaid for one month we may cancel your policy by providing you with written notice of cancellation.

In the event of a total loss claim, any balance of the annual premium will become due before settlement of the claim. Alternatively, it may be deducted from the settlement of your claim.

If the financial institution holding your account return or dishonour a direct debit payment due to lack of funds in your account, we will charge you for any direct or indirect costs which we incur arising from the payment being returned or dishonoured.

When your policy is due for renewal and you pay your premium by instalments:

- > if you are happy with the proposed renewal terms and you don't have to notify us of any matter required in the renewal notice you won't need to contact us. If we don't hear from you by the expiry date we will automatically renew the policy on the terms proposed;
- > where you have provided us with a nominated account/ credit card we will also deduct the instalments for the new policy, unless you tell us not to;
- > if you don't want to take up the renewal offer or need to vary it or the information listed contact us before the renewal;
- > each renewal is a separate policy, not an extension of the prior policy and the cooling-off period applies on each renewal.

Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of your insurance policy include:

- > **Commissions:** SGL, SGUAS and Dawes may receive a commission payment from us when your policy is issued and renewed. If you cancel your policy, this commission payment may be non-refundable.

For details of the relevant commission paid, please refer to your policy schedule, FSG or contact SGL, SGUAS or Dawes directly.

Making a Claim

When you need to make a claim

We may deduct any outstanding premium from a claim settlement. You must promptly tell us about the claim and give us all information about the claim. This can be done by telephone, facsimile or email.

Alternatively, you can contact Coverforce claims on +61 3 9864 4444. Further details about making a claim are shown in the Making a Claim section of the policy.

Choice of Repairer and Parts Policy

When you need to make a claim, you can choose your own repairer or we can recommend a repairer to carry out the repairs to your vehicle. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on.

When we authorise repairs, we:

- > will guarantee the quality of workmanship and materials for the life of the vehicle (subject to wear and tear);
- > will use new parts or parts consistent with the age and condition of your vehicle;
- > may instruct the repairer to use other repairers to complete certain parts of the repairs.

Proof of loss

When you make a claim under this policy, we may ask you to provide proof of purchase or proof of ownership of your vehicle, items or accessories. If you cannot provide this proof, we may not pay you.

Paying your excess

When you make a claim under this policy we will advise you when and how to pay your excess. You must pay your excess when we request it or we will be unable to pay your claim.

How you must co-operate

In the event of a claim, you have an obligation to provide all assistance and co-operation in settling the loss. You must help even after we have paid your claim. We may attempt to recover the amount of our payment from another party if they were responsible for the loss or damage. We will do this in your name. We may also wish to defend you if it is alleged you caused someone else's loss or damage.

How does a claim affect your premium?

Your premium may increase upon next renewal due to lodgement of any claim unless we agree that:

- > the accident was entirely the fault of the other driver; and
- > you can give us the name and address of the other driver and the registration of the vehicle they were driving.

Your premium may, however, increase on your next renewal for other reasons.

Making Changes to Your Policy

If you wish to make changes to your policy, you must advise us and the change will be effective if:

- > we agree to make the change; and
- > you pay or agree to pay us any additional premium required; and
- > we confirm in writing the change is effective.

Changes that you must advise us of include, but are not limited to:

- > when you replace your vehicle with another vehicle;
- > when you modify your vehicle in any way;
- > when you change your address;

- > when you change the way your vehicle is parked overnight;
- > when you change the address where your vehicle is parked overnight;
- > when you change your authorised drivers;
- > when you change the usage of your vehicle.

Failure to advise us of changes may result in a claim not being paid in full or in part.

GST

If you are entitled to an input tax credit for the premium, you must inform us of the extent of that entitlement at or before the time you make a claim under this policy. We will not indemnify you for any GST liability, fines or penalties that arise from or are attributable to your failure to notify us of your entitlement (or correct entitlement) to an input tax credit on the premium.

The amount that we are liable to pay under this policy will be reduced by the amount of any input tax credit that you are or may be entitled to claim for the supply of goods or services covered by that payment. If you are liable to pay an excess under this policy, the amount payable will be calculated after deduction of any input tax credit that you are or may be entitled to claim on payment of the excess.

Therefore the value and limits of liability noted in your policy schedule are exclusive of any input tax credit which you are or would be entitled to claim. If you are unsure about the taxation implications of this policy, you should seek advice from your accountant or tax professional.

Cooling-off Period

There is a 21 day cooling-off period. If you want to cancel the policy for any reason during the cooling-off period, you can cancel it from its date of issue by contacting your broker or us in writing or electronically within 21 days of its date of issue.

We will refund your premium less any non-refundable government charges, taxes and levies that we have paid. You cannot exercise this right if you are entitled to or have made a claim for any incident within the 21 day period or if an event has occurred that could give rise to a claim on your policy.

Cancellation

You may cancel this policy at any time by notifying us in writing. If you do this, we will deduct from the premium you have paid us, the premium for the period that you have been insured and any non-refundable government taxes or charges. We will then refund the remaining premium to you provided that no event has occurred where liability arises under the policy.

We may cancel the policy where we are entitled to by law.

If as a result of a claim under the policy your vehicle is deemed a total loss or 'write off' your policy will be deemed to have been exhausted. No refund will be payable for any unexpired period of insurance.

If you are paying by instalments, the remainder of the annual premium is due prior to a total loss claim being settled or we will reduce the claim settlement by this amount.

Further details about cancellation are shown in the Cancellation section of the policy.

Dispute Resolution Process

If you are dissatisfied with our service in any way contact Dawes by:

PO Box A2016, Sydney South,
NSW 1235

T +61 2 9307 6653

F +61 2 9307 6699

E servicefeedback@
steadfastagencies.com.au

Dawes will attempt to resolve the matter in accordance with Dawes and our internal dispute resolution procedures. A dispute can be referred to the Financial Ombudsman Service Australia ('FOS') subject to its terms of reference. FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms and its contact details are:

Financial Ombudsman Service
GPO Box 3, Melbourne
VIC 3001

T 1800 367 287

F +61 3 9613 6399

E info@fos.org.au

W fos.org.au

Don't Prevent Our Right to Recovery

We will be entitled to exercise your rights of recovery against others arising from loss or damage for which a claim payment is made. You must not limit or restrict your rights of recovery against any third party without our prior written agreement.

Privacy Notice

In this Privacy Notice 'we', 'us' and 'our' means Allianz Australia Insurance Limited, SGUAS and Dawes, unless specified otherwise.

We give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the *Privacy Act 1988* (Cth).

How we collect your personal information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why we collect your personal information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to Allianz website's Privacy section at allianz.com.au, SGUAS on +61 2 9307 6656 or going to the SGUAS website's Privacy section at steadfastagencies.com.au, or Dawes on 1300 188 299 or going to the Dawes website's Privacy section at dawes.com.au.

Who we disclose your personal information to

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy. Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to your personal information and complaints

You may ask for access to the personal information we hold about you and seek correction by calling Allianz on 1300 360 529, SGUAS on +61 2 9307 6656 or Dawes on 1300 188 299 8am–6pm, Monday to Friday. Our Privacy Policies contain details about how you may make a complaint about a breach of the privacy principles contained in the *Privacy Act 1988* (Cth) and how we deal with complaints. Privacy Policy for Allianz is available at allianz.com.au. Privacy Policy for SGUAS is available at steadfastagencies.com.au. Privacy Policy for Dawes is available at dawes.com.au.

Telephone call recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the back cover of this policy.

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under the policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria.

More information can be obtained from fcs.gov.au.

Phoning for assistance and confirmation of transactions

If you need to clarify any of the information contained in this PDS or your policy documents, wish to confirm a transaction or you have any other queries regarding your policy, please use the contact details on the back cover.

What the Policy Covers

Introduction

You should read this PDS, your policy schedule and any other document that forms part of your policy carefully and contact us if anything is not correct. These are important documents and you should keep them in a safe place.

Definitions

Words with special meanings will be seen throughout your policy. Please refer to the following definitions for the meaning we give these words wherever they are used in this PDS or in other documents making up the policy.

accessory

a factory fitted part or option or an aftermarket part that is permanently fitted to your vehicle that does not alter your vehicle's performance, safety or handling.

accident / accidental

a sudden, violent, external, unusual and identifiable specific event which happens unexpectedly and is unintended by the insured person.

act of terrorism

includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- > involves violence against one or more persons; or
- > involves damage to property; or
- > endangers life other than that of the person committing the action; or
- > creates a risk to health or safety of the public or a section of the public; or
- > is designed to interfere with or to disrupt an electronic system.

at fault claim

any incidents caused by the authorised driver, or incidents not caused by the authorised driver when the authorised driver is unable to identify and provide the name, current residential address details and vehicle registration of the person that caused the incident. It does not include an incident where loss or damage is caused by a storm or other naturally occurring event.

authorised driver

a person who with your express or implied consent was driving, using or in charge of your vehicle at the relevant time. Only authorised drivers are insured to drive your vehicle.

electronic data

facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for such equipment.

emergency or temporary repairs

minor repairs which are essential for you to be able to drive your vehicle safely from the accident or event causing the damage.

excess

the amount that you must pay towards the cost of each event that gives rise to a claim under your policy. The amount of the excess is shown in your policy schedule.

flood

the covering of normally dry land by water that has escaped or been released from the normal confines of:

- > any lake, or any river, creek or another natural watercourse, whether or not altered or modified; or
- > any reservoir, canal, or dam.

incident

a single occurrence or a series of occurrences, including an accident or series of accidents, not including a breakdown, arising out of one event.

inexperienced driver

an authorised driver of your vehicle 25 years of age or over who has not held a driver's licence for the two consecutive years before the claim occurs.

malicious act

an act done with intent and without your consent.

manufacturer's option

see 'accessory'.

market value

the value we determine as being the replacement cost of your vehicle with another vehicle of the same make, model and condition as your vehicle immediately prior to the date of its loss or damage. It excludes GST, registration, CTP insurance and any other on road costs.

modification

any change to your vehicle from the standard manufacturer's specification including but not limited to alterations to your vehicle's body, engine, fuel delivery and exhaust system, transmission, suspension, wheels (including diameter and width), tyres or interior.

period of insurance

the policy period shown in your policy schedule unless ending earlier in accordance with the policy or relevant law.

personal item

any item, tools or appliances, excluding money, cheques, financial transaction cards, or any property used for earning an income.

policy

your contract of insurance with us, and includes this document, your policy schedule and any other documents we tell you forms part of your policy.

policy schedule or schedule

the document we give you which sets out the details of your insurance cover. You will receive a policy schedule when you first take out your insurance and again when the policy is renewed or changed.

salvage

what is left of your vehicle following a total loss. We will take possession of any salvage after we have settled your claim.

standard equipment

the standard equipment fitted to your vehicle at the time of manufacture. It does not include any modifications, manufacturer's options, or accessories.

substitute vehicle

a registered vehicle designed and used for private use which does not belong to you and which you are using while your vehicle is unable to be driven.

total loss

we have decided it is uneconomical to repair your vehicle or your vehicle has been stolen and we have determined it is unlikely to be recovered.

unlicensed driver

an unlicensed driver includes a driver who:

- > does not hold a licence;
- > has a cancelled or suspended licensee, or is a disqualified driver;
- > does not hold the appropriate class of licence for the vehicle used or driven.

us, we and our

Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708 of 2 Market Street, Sydney NSW 2000.

you or your

any person, or entity named in the policy schedule as the insured. If more than one person or entity is named as the insured, we will treat a statement, act, omission or claim of any one of those persons or entities as a statement, act, omission or claim by all those persons or entities and this may adversely affect the rights of any other person insured under the policy.

your home

your residential address in Australia.

your vehicle

- > your car, including any standard equipment in, or on it; or
- > your trailer or horse-float including any standard equipment in, or on it.

Your vehicle must be:

- > the vehicle shown in your current policy schedule;
- > registered for use on a public road;
- > in a condition that complies with registration requirements in your State or Territory.

Your vehicle includes:

- > any modifications, manufacturer's options or accessories in, or on it that you have told us about, and we have agreed to cover.

Any modifications, manufacturer's options or accessories must be listed in your current policy schedule.

Section One:

Loss or Damage to Your Vehicle

What Is Covered?

We will repair, replace or pay at our option for loss of and/or damage to your vehicle up to the market value when it is accidentally damaged as a result of an incident, stolen or burnt anywhere within Australia during the period of insurance.

Incidental Cover

This policy will cover your vehicle for loss or damage up to the market value as a result of any incidents that we have agreed to cover.

Accidental Damage

We will cover your vehicle for accidental damage, including damage as a result of a collision.

Bushfire, grassfire or named cyclone

We will cover your vehicle for loss or damage as a result of:

- > bushfire or grassfire; or
- > a named cyclone.

We will not cover your vehicle for loss or damage as a result of:

- > bushfire or grassfire; or
- > a named cyclone;

within 48 hours of the start of your policy, unless:

- > you took out your insurance with us immediately after another insurance policy covering the same vehicle ended, without a break in cover; or
- > you had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle and you took out your insurance with us for the vehicle prior to taking possession of the vehicle.

Fire

We will cover your vehicle for loss or damage as a result of fire.

We will not cover your vehicle for loss or damage caused by fire within 48 hours of the start date of your policy, unless:

- > you took out your insurance with us immediately after another insurance policy covering the same vehicle ended, without a break in cover; or
- > you had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle and you took out your insurance with us for the vehicle prior to taking possession of the vehicle.

Storm, hail or flood

We will cover your vehicle for loss or damage as a result of storm, hail or flood.

Theft or attempted theft

We will cover your vehicle for loss or damage as a result of theft or attempted theft, including theft of keys to your vehicle. The theft or attempted theft must be reported to the Police.

Vandalism or a malicious act

We will cover your vehicle for loss or damage as a result of vandalism or a malicious act. The vandalism or malicious act must be reported to the Police.

Additional Cover

If you have a valid claim that we have accepted for loss or damage to your vehicle, we will extend your insurance to include the following Additional Cover.

Baby capsules and child seats

If baby capsules or child seats are damaged while in your vehicle, or stolen from your vehicle we will pay for the cost to replace them up to \$300 (inclusive of GST). This cover only applies to cars.

Emergency or temporary repairs

If your vehicle needs emergency or temporary repairs so that it can be driven or used, we will cover the cost of repairs, up to \$500 (inclusive of GST) per incident. The emergency or temporary repairs must be a result of an incident we have agreed to cover. We will need receipts of the repairs.

Funeral expenses

If the driver of your vehicle dies as a result of a collision, we will pay the driver's estate up to \$5,000 (inclusive of GST) towards any funeral expenses.

We will only cover the funeral expenses if a funeral is held.

The death must result from physical injury that occurred within 12 months of the vehicle collision that we have agreed to cover.

We will need a certified copy of a death certificate and any other evidence to support the claim.

We will not cover the cost of funeral expenses for any unauthorised drivers or other occupants of the vehicle. This cover only applies to cars.

Hire vehicles costs after theft or attempted theft

If your vehicle is stolen, or if it is unsafe to drive, ride or tow as a result of theft or attempted theft, we will pay (inclusive of GST) the cost of a hire vehicle from the time the theft or attempted theft occurred.

We will only cover the cost of a hire vehicle:

- > until your vehicle is recovered and repaired; or
- > until we settle your claim if your vehicle is a total loss;

up to a total of 21 days (with a maximum of \$100 per day), whichever is the shorter period of time. The hire vehicle must be similar to your own vehicle. We will help arrange a hire vehicle similar to your vehicle.

We will not cover:

- > loss or damage to the hire vehicle;
- > any costs to run the hire vehicle, including the cost of fuel;
- > any insurance excesses or other costs, including rental bonds which you may be liable for under the hire agreement; or
- > any other additional hire costs.

Legal costs for a Coronial Inquiry

If you or an authorised driver require legal representation before a coroner, we will cover the legal costs, up to \$5,000 (inclusive of GST).

We will only cover legal costs:

- > for you or the authorised driver; and
- > for a Coronial Inquiry that occurs as the result of an incident we have agreed to cover.

Personal items

If personal items are damaged in an incident or stolen from your locked car, we will cover the cost to repair or replace them, up to \$1,000 (inclusive of GST).

We will only cover loss or damage as a result of theft or attempted theft from a locked car covered by this policy and for which we have agreed to pay a claim.

The theft or attempted theft of personal items must be reported to the Police.

We will not cover money, cheques, financial transaction cards, or property used for earning an income.

We will not pay if personal items are stolen or damaged after fire or an accident if you or an authorised driver did not take reasonable steps to protect the personal items.

This cover only applies to cars.

Removal of debris

If your car is damaged, we will cover the reasonable costs to remove the vehicle debris from the site where it occurred.

The debris must occur as a result of an incident we have agreed to cover.

Re-coding of locks and barrels after theft of keys

If the keys to your vehicle are stolen, we will cover the cost to repair and re-code your locks and barrels, up to \$2,000 (inclusive of GST).

We will provide this cover if the keys to your vehicle are stolen whether or not the locks and barrels to your vehicle have been damaged.

The theft must be reported to the Police.

Replacing your vehicle after a total loss

If your vehicle is a total loss as a result of an incident, we may decide to replace your vehicle with a new vehicle.

We will only do this if your vehicle is:

- > a car less than two years old and has not travelled more than 40,000 kilometres; or
- > a car more than two years old, but less than three years old, and has not travelled more than 50,000 kilometres.

The vehicle replacement must occur as a result of an incident we have agreed to cover.

Storage costs for your vehicle

If your vehicle is put into storage while we settle your claim, we will cover the reasonable storage costs.

We will only cover the storage costs from the time the claim is lodged until the claim is settled.

The storage must occur as a result of an incident we have agreed to cover.

Towing and transport of your vehicle

If your vehicle is damaged in an incident and cannot be driven or used, we will tow it from the scene of the incident to:

- > a place of safety;
- > the nearest repairer; or
- > any other place we agree to.

We will cover the cost of one tow, however if there is more than one tow, we will decide if it is covered.

In addition, if the incident occurs more than 100 kilometres from your home, we will also cover the cost of transporting your vehicle, up to \$500 (inclusive of GST).

If we do this, we will cover:

- > transport from the place where your vehicle is repaired;
- > if it is repaired more than 100 kilometres from your home, we will transport it to your home after the repairs have been completed; or
- > transport to a repairer in your local area.

The tow or transport of your vehicle must occur as a result of an incident we have agreed to cover.

Trailers attached to your vehicle

If a trailer suffers loss or accidental damage while attached to your vehicle, we will pay:

- > the cost to repair your trailer; or
- > you the market value of your trailer;

whichever is the lesser amount, up to \$500 (inclusive of GST).

The trailer must be attached to your vehicle at the time of the incident.

The loss or damage to your trailer must occur as a result of an incident we have agreed to cover.

We will not cover the contents of the trailer. This cover does not apply if your trailer is already insured.

Transport or accommodation when you are away from home

If your vehicle is damaged in an incident more than 150 kilometres from your home and cannot be driven or used, we will cover the cost of:

- > transportation for you and your passengers to your home or destination up to \$1,000 (inclusive of GST); or
- > temporary accommodation for you and your passengers for one night up to \$1,000 (inclusive of GST) in total.

The damage to your vehicle must occur as a result of an incident we have agreed to cover.

Windscreen or window glass cover

We will cover the costs to repair or replace a broken windscreen or window glass of your vehicle when there is no other damage without affecting your premium.

Repair or replacement of the windscreen or window glass once during the period of insurance does not require payment of an excess. If your vehicle requires its windscreen or window glass to be repaired or replaced more than once during the period of insurance, you will be required to pay an excess.

This option does not apply to trailers.

What You Are Not Covered For

In addition to the General Exclusions – Applicable to All Sections of Coverage we will not cover under Section One: Loss or Damage to Your Vehicle for loss, damage, liability, costs or expenses caused by, arising from, or in any way connected with:

- > reduction in value of your vehicle due to repair or its age or condition;
- > deterioration, wear, tear, rust or other forms of corrosion to any part or parts of your vehicle;
- > mechanical, structural, electronic or electrical failure or breakdown. We will pay for resultant damage to your vehicle if the failure or breakdown results in damage to your vehicle by accident or fire;
- > the cost of repairing or replacing parts that have failed or broken down;
- > the cost of repairs to your vehicle for loss or damage that happened before this insurance commenced;
- > loss or damage to tyres caused by cuts, punctures or bursting of the tyres or that occurs by applying the brakes of your vehicle.

We do not cover financial loss or any other costs you incur because your vehicle is damaged, stolen or burnt.

Section Two: Legal Liability Cover

What Is Covered?

We will indemnify you or any authorised driver for the amount you or any authorised driver are liable to pay for a claim made against you or the authorised driver following an accident anywhere in Australia involving your vehicle or a substitute vehicle which causes loss or damage to someone else's property or death or bodily injury to other people. The accident must occur during the period of insurance. We will also pay any reasonable legal costs and expenses that you incur, provided we agree to them in writing before they are incurred.

We will cover you or an authorised driver for any liability that arises from:

- > loading or unloading goods from your vehicle or substitute vehicle;
- > the use of your vehicle or substitute vehicle, or any one trailer, caravan or broken down vehicle attached to your vehicle;
- > goods falling from your vehicle or substitute vehicle; or
- > using your vehicle or substitute vehicle on behalf of you or your employer, principal, partner or the Australian, State or local government.

We will cover passengers of your vehicle for any liability that arises from getting in or on, or getting in or onto, being in or on, or getting out of or off your vehicle or a substitute vehicle.

We will indemnify you or any authorised driver for the amount you or any authorised driver are liable to pay following an accident insured by this policy which causes death or bodily injury to another person. Cover is provided only where that other person is

not entitled to any compensation under any statutory compulsory insurance or motor accident compensation scheme because your vehicle is of a type which cannot be insured under any compulsory insurance scheme.

Maximum Amount Payable

We will not pay more than:

- > \$5,000,000 in compensation for personal injury or death or \$30,000,000 in compensation for damage to the property of others, arising out of any one accident or series of accidents caused by or connected with your vehicle or substitute vehicle;
- > \$30,000,000 in the aggregate for all claims during the period of insurance under this section.

What You Are Not Covered For

In addition to the General Exclusions - Applicable to All Sections of Coverage we do not provide cover under Section Two: Legal Liability Cover for loss, damage, liability, costs or expenses caused by, arising from, or in any way connected with:

- > penalties, fines or awards of aggravated, exemplary or punitive damages made against you, an authorised driver, or a passenger;
- > incidents where there is insurance required by law that provides cover for your liability, or it was available to you, and you did not take it out;
- > any disease that is transmitted by you or any authorised driver, any member of your family who normally lives with you, an unauthorised driver, or any passengers;
- > liability for any agreement or contract you, or an authorised driver enter into, unless you or the authorised driver would

have been liable without the agreement or contract;

- > loss of or damage to property that belongs to, or that is in the control of:
 - you, any member of your family who normally lives with you, or any other person who is normally a driver;
 - an authorised driver, of any member of the authorised driver's family who normally lives with that authorised driver;
 - any person you or an authorised driver employ, however we will pay claims arising from damage to a residential building that is rented and occupied by any of the above people;
- > personal injury to:
 - you, any member of your family who normally lives with you, or any other person who normally lives with you;
 - an authorised driver, or any member of the authorised driver's family who normally lives with that authorised driver;
 - any person you or an authorised driver employs;
 - any person, caused by any disease that is transmitted by you, or by any member of your family who usually lives with you;
- > where the third party claimant is entitled to compensation under any statutory compulsory insurance or motor car accident compensation scheme in your state or territory.

We do not provide cover under this section of the policy for damage to any vehicle insured by this policy.

We do not provide cover for actions brought in a court outside Australia or the application of law other than Australian law.

General Exclusions - Applicable to All Sections of Coverage

These exclusions apply to both Section One: Loss or Damage to Your Vehicle and Section Two: Legal Liability Cover of the policy.

We will not cover claims for loss, damage or liability or costs or expenses caused by, arising from, or in any way connected with your vehicle or a substitute vehicle being:

- > used illegally or for an unlawful purpose;
 - > used for carrying goods or passengers and you get paid for this;
 - > used for hire;
 - > used for any purpose other than that for which your vehicle was made;
 - > unregistered;
 - > used for off road or beach driving. Cover is restricted to driving on a government gazetted road that is maintained by a local, state or federal government agency;
 - > used for a motorsport or testing including but not limited to any race, rally, contest, trial, speed trial, test, hill climb or any similar activity;
 - > driven by an unlicensed driver;
 - > used when it is in an unroadworthy or unsafe condition, and you knew, or should have known, that it was unroadworthy or unsafe;
 - > damaged in an accident and you or the driver of your vehicle do not take reasonable steps to secure your vehicle to prevent further loss or damage. This also applies if your vehicle is stolen, and then found, and you or the driver of your vehicle have been told where it is;
 - > used for carrying a load not secured according to law or carrying a load over the legal limits;
 - > used to move substances that pollute or contaminate, or dangerous goods unless this was done according to relevant laws;
 - > driven on rails;
 - > driven by an incorrectly licensed driver or by a driver not complying with the conditions of his/her licence.
- There is no cover under this policy for loss, damage, liability or expense caused by, arising from, or in any way connected to:
- > war, invasion, acts of foreign enemies, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
 - > any act of terrorism;
 - > any action taken in controlling, preventing, suppressing or in anyway relating to war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection, civil commotion, or any act of terrorism;
 - > ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - > the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
 - > any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
 - > the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter;
 - > failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or to process correctly any date, or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date. We will pay for any resultant loss or damage that is covered by this policy;
 - > total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation, or misappropriation of electronic data;
 - > error in creating, amending, entering, deleting or using electronic data;
 - > total or partial inability or failure to receive, send, access or use electronic data for any time at all;

- > the use of a trailer for business or carrying goods for trade purposes;
- > injury arising, directly or indirectly, out of inhalation of, or fears of the consequences of exposure to or inhalation of, asbestos, asbestos fibres or any derivatives of asbestos;
- > that part of any loss, cost or expense for the cost of cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibres or any derivatives of asbestos that is not the result of an accident involving your vehicle.

We will not provide cover, be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment or benefit is prohibited by law or by doing so will expose us to any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations.

We will not pay claims for loss, damage or liability caused by, arising from, or in any way connected to:

- > poor maintenance of the vehicle or substitute vehicle;
- > the use of, or accidental addition by any person, of incorrect fuel, which is not specified by the manufacturer;
- > modifications, alterations or conversions from original manufacturer specifications that have not been agreed to by us in writing;
- > intentional acts by you or the driver of your vehicle or a person acting with your or their express or implied consent;
- > you or the authorised driver of your vehicle, deliberately causing an accident.

We do not provide cover for any driver who has been refused motor vehicle insurance or has had renewal of motor vehicle insurance declined because of their driving, claims or criminal record.

We will not pay claims for loss, damage or liability caused by, arising from, or in any way connected to your vehicle being driven by or being in the care, custody or control of any person:

- > who was under the influence of alcohol or drugs; or
- > having a blood alcohol level higher than the level allowed by law; or
- > refusing a person with legal authority to conduct a breath, blood or other appropriate test for the purpose of determining alcohol or drug levels in the blood.

General Conditions

These conditions apply to both Section One: Loss or Damage to Your Vehicle and Section Two: Legal Liability Cover. If you do not comply with any of these conditions, we may refuse to pay a claim that you make under the policy or reduce the amount that we pay.

What you must pay

You must pay the premium. We may take steps to cancel the contract of insurance for non-payment of the insurance premium. In the event of a claim, you must pay the applicable excess.

What you must do

You must tell us as soon as possible of any changes to:

- > the address where your vehicle is normally garaged;
- > the use of your vehicle;
- > regular drivers who will drive your vehicle.

If you do not tell us, we may refuse to pay a claim or reduce the amount we pay for a claim.

You must tell us as soon as possible of any:

- > modifications that are made to your vehicle which affects its value or performance;
- > accessories added to your vehicle which affect its value;
- > criminal conviction of you or anyone who regularly drives your vehicle;
- > driving offence (other than a parking offence) that has been committed by you or anyone who regularly drives your vehicle;
- > suspension or cancellation of, or restriction to, the licence of you or any driver who regularly drives your vehicle.

If you do not tell us, we may refuse to pay a claim or reduce the amount we pay for a claim.

You must take reasonable precautions to prevent anything which may result in a claim under this policy.

When you replace your vehicle

The cover provided by your policy will end if you dispose of your vehicle. If you obtain a replacement vehicle within one month, we will provide the same cover for the replacement vehicle for fourteen days from the date you obtain it. If you wish to continue cover for your replacement vehicle with us after the fourteen day period, you must contact us and confirm continuation of cover. If we do continue the cover, we may charge additional premium and we may change the terms of your insurance. If you do not contact us and confirm continuation of cover with us, your replacement vehicle will not be insured with us after the fourteen day period has ended.

If you want to change any information or details in your policy please contact Coverforce on:

T 03 9864 4444

E vic_info@coverforce.com.au
or your distributor.

The change will only be effective if:

- > we agree to make the change; and
- > you agree to pay us any additional premium required; and
- > we confirm in writing the change is effective.

Interpretation

The singular includes the plural and vice versa, unless the context otherwise requires. Headings are for convenience only and do not affect interpretation.

Where a word or phrase is defined, its other grammatical forms have a corresponding meaning.

Notices

All notices issued by us to you will be in writing. The notice is effective if it is delivered to you personally, by facsimile, electronically or if it is delivered or posted, to your last postal address provided to us. Each electronic communication will be deemed to be received by you 24 hours after it leaves Dawes' or our information system. It is important for you to tell us of any change to your contact details as soon as possible.

If you sell or give away your vehicle

This policy comes to an end if you sell or give away your vehicle, without any notice to you. You should advise us in writing of the disposal of your vehicle and we will refund the premium due to you from the date of sale less the premium for the period that you have been insured, non-refundable government taxes, levies and duties if applicable.

Cancellation

The policy may be cancelled by:

- > you at any time by notifying us in writing, in which case:
 - cancellation takes place when we receive the notice;
 - we will retain, or be entitled to retain, the premium for the period during which the policy was in force together with any non-refundable government taxes, levies and duties;
 - we will refund you the premium for the unexpired portion of the period of insurance provided that no event has occurred where liability arises under the policy.

- > us on any of the grounds set out in the *Insurance Contracts Act 1984* (Cth), as amended from time to time, in which case:

- we may do so by giving you three business days' notice in writing of the date from which the policy will be cancelled; and
- we will refund you the premium for the unexpired portion of the period of insurance.

You must provide us with any information we may require to enable us to process a refund of the premium following any cancellation.

If as a result of a claim under the policy your vehicle is deemed a total loss or write off, your policy will be deemed to have been exhausted. No refund will be payable for any unexpired period of insurance.

If you are paying by instalments, the remainder of the annual premium is due prior to a total loss claim being settled or we will reduce the claim settlement by this amount.

The law that applies to this policy

Any disputes arising from this policy will be determined by the Courts, and in accordance with the laws, of the State or Territory where this policy is issued.

Making a Claim

What You Must Do

1. Make sure you have all the information you need to support your claim

We will need:

- > contact details of any people involved in the incident, including their name, current residential address and vehicle registration and who they are insured with;
- > any letters, notices or court documents about the incident within 72 hours of you receiving them;
- > the incident report number for any claims in relation to theft or attempted theft, vandalism or malicious act. The Police will provide you with this number when you report the incident to them.

2. Contact us or your insurance adviser to make a claim

You need to make your claim as soon as possible, any delays may reduce the amount that we pay, or prevent us from paying a claim.

We will give you advice and assistance with your claim, 24 hours a day, and 7 days a week.

We will ask you a range of questions to help us assess your claim. Remember that a claim made by one person is treated as a claim made by all of the people listed as the insured in your policy schedule.

We may:

- > ask you to provide us with proof of ownership of your vehicle, or any personal items, baby capsules or child seats;
- > need to inspect your vehicle;
- > need quotations from the repairer.

Repairs

Where we elect to repair your vehicle:

- > you can suggest a repairer, or we can suggest one for you. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on. This is our policy on choice of repairer.
- > when your vehicle is repaired, the repairer may use reusable parts or parts that are not manufactured by a supplier to the vehicle's original manufacturer which:
 - are consistent with the age and condition of the vehicle;
 - do not affect the safety or the structural integrity of the vehicle;
 - comply with the vehicle manufacturer's specification and applicable Australian Design Rules;
 - do not adversely affect the post repair appearance of the vehicle; and
 - do not void or affect the warranty provided by the vehicle manufacturer.
- > in repairing your vehicle, we may arrange for a part of the repair to be carried out by a specialist service provider, for example windscreen repairs.
- > we guarantee workmanship of the repairs authorised by us.

This guarantee is for the life of the vehicle and is in addition to your statutory rights against the repairer and warranties that you have from the repairer directly. Wear and tear is not covered by this guarantee.

We will arrange for repairs authorised by us to be rectified at no cost to you if we agree the repairs are defective.

Before we can arrange for any defective repairs to be rectified, you must give us the opportunity to inspect the vehicle.

How We Settle Your Claim

1. We will decide how we will settle your claim

If your vehicle suffers loss or damage as a result of an incident that we agreed to cover, we will decide whether to:

- > repair your vehicle; or
- > replace your vehicle; or
- > pay you the cost to repair your vehicle; or
- > pay you market value of your vehicle.

When we settle a claim for any damaged items insured under the Additional Cover under your policy, we will decide whether to:

- > repair them; or
- > replace them.

We will pay up to the maximum amount for that cover as listed in the Additional Cover section of this policy.

If your claim is a legal liability claim, we may choose to take over the defence of the claim. When we settle your claim, the law that will apply is the law of the State or Territory where the loss, damage or liability occurred.

If you make a claim for your vehicle, your premium may be affected.

2. If you need to pay an excess

We will tell you if you need to pay the excess to us, the repairer or the supplier. If we settle your claim we may deduct the amount of excess from the amount we settle your claim for.

3. If we decide your vehicle should be repaired you can choose your own repairer or we can help you find one. We will also assist by arranging towing if your vehicle cannot be driven.

If we authorise the repairer, we will deal directly with them about payment.

If we choose to pay you, we will pay you the fair and reasonable costs to repair your vehicle after deducting:

- > any excess;
- > any input tax credit you are entitled to.

We will make these deductions from any amount that we pay for other items covered by your policy.

4. If your vehicle is a total loss and we decide to pay you

We will pay the market value of your vehicle after deducting:

- > any excess;
- > any unpaid premium;
- > any input tax credit you are entitled;
- > the unused portions of registration.

After we settle your claim for a total loss your policy comes to an end and no refund of your premium is due. Any salvage becomes our property.

5. If your vehicle is a total loss and we have agreed to replace your vehicle

We will replace your vehicle with:

- > a vehicle of the same make, model and series, provided it is available locally; or
- > the nearest equivalent.

We will also cover:

- > the dealer delivery fee; and
- > the first 12 months of registration and Compulsory Third Party (CTP) insurance, if applicable on the replacement vehicle.

You will need to pay:

- > any excesses that apply; and
- > any unpaid premium.

We will tell you to whom to pay these to.

After we settle your claim for a total loss your policy comes to an end and no refund of your premium is due. Any salvage becomes our property.

What You Must Not Do

You must not authorise any repairs to your vehicle without our consent.

You must not admit guilt or liability, or make a promise or offer of payment, in connection with any claim against you.

Our Rights of Recovery and Conduct of Proceedings

If a claim is made against you for legal liability which is covered under this policy, it is agreed that we have the right to conduct, defend or settle any such claim or legal proceedings and to act in your name.

We may attempt to recover the amount we have paid to you from someone else if we find they are responsible for your loss or damage. If so, you give us your rights to conduct, defend or settle any legal action against that person and to act in your name. You have a responsibility to cooperate fully with us, even if we have already paid your claim, and you must give us all the information that we require.

Excesses

The excess is the amount you must contribute towards the cost of any claim you make. The excess applicable will be shown in your policy schedule.

You may have to pay more than one excess depending upon the age and driving experience of you or named drivers. You will only need to pay these amounts when you make a claim. The standard excesses you may be required to pay are:

- > **Basic Policy Excess:** the first amount you must contribute towards each and every claim you make under the policy. The basic policy excess will be shown in your policy schedule and will be determined by the value of your vehicle and your claims and driving history.
- > **Age or Inexperienced Driver Excess:** is in addition to the basic policy excess. The age and inexperienced driver excesses that apply to this policy are:
 - \$750 while your vehicle is being driven by or is in the charge of any person under the age of 21;
 - \$500 while your vehicle is being driven by or is in the charge of any person between the ages of 21 and 25;
 - \$500 while your vehicle is being driven by or is in the charge of any person who is over the age of 25 and has held a full Australian Driver's Licence for less than two years.

Before you enter into a policy with us or prior to renewal we may at our discretion increase any of the standard excesses listed above or impose additional excesses based on our overall assessment of the risk and your insurance claims or loss history. If we increase any of the above listed standard excesses or impose additional excesses, this will be shown in your policy schedule.

If you are involved in an accident that was not your fault and you can provide us with the name and current address of the person who caused the accident, you will not have to pay an excess. We will decide who was at fault in the accident.

For more information

➡ 1 3000 COVER
➡ coverforce.com.au

**Coverforce Insurance Broking
Victoria Pty Limited**

AFSL 345986
ACN 127 707 813
ABN 45 127 707 813

Coverforce Insurance
Broking Victoria Pty Ltd
does not issue, guarantee
or underwrite this product.

**Allianz Australia
Insurance Limited**

2 Market Street,
Sydney NSW 2000

AFSL 234708
ABN 15 000 122 850

Product issued by Allianz
Australia Insurance Limited

© Dawes Underwriting
Australia Pty Ltd 2017

This work is copyright. Apart
from any use permitted under
the *Copyright Act 1968* (Cth),
no part may be reproduced
by any process, nor may any
other exclusive right be
exercised, without the
permission of the publisher.

ALL CF 1117

