

# Motor Insurance

Product Disclosure Statement.

Preparation date: 1 February 2021.

# Welcome and thank you for choosing St. George Motor Insurance

Motor Insurance ('insurance') is issued by Allianz Australia Insurance Limited ABN 15 000 122 850. St. George Bank - a Division of Westpac Banking Corporation ABN 33 007 457 141 arranges the insurance, but does not guarantee the insurance. This information does not take into account your personal circumstances. Read this product disclosure statement to see if this insurance is right for you.

Motor Insurance is issued by Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 (Allianz) of GPO Box 9870, Melbourne VIC 3000. Phone: 13 2664. Allianz has the sole responsibility for this product disclosure statement, the Motor Insurance and claims assessments and payments.

Motor Insurance is promoted and distributed by St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141, AFSL and Australian credit licence 233714 (the Bank). Allianz is not an authorised deposit-taking institution, and the Bank does not stand behind Allianz. Motor Insurance is not a deposit with or other liability of the Bank, and neither the Bank nor any member of the Westpac Group guarantees the insurance.

Preparation date: 1 February 2021.

# Motor Insurance

This Product Disclosure Statement (PDS) is an important document that contains information designed to help you make an informed decision about whether to purchase this insurance.

You need to ensure you have all the protection you need, so please read through this PDS carefully, and store in a safe place for easy reference.

# Motor Insurance – a snapshot

This is a high level snapshot only. For information on what is covered and what is not covered and for any limits and excesses that apply, please read this PDS , your policy schedule and any other documents that make up your policy.

---

**Who we cover**

- You; and
- anyone you give permission to drive the vehicle except someone noted as a declined driver on the policy.

---

**Types of cover we can offer**

- Comprehensive insurance
    - Accidental loss of (including theft) or accidental damage to your vehicle as listed under the Comprehensive insurance section including Other benefits and Optional benefits (where applicable). See page 19.
    - Liability cover as specified in the legal liability section. See page 28.
  - Third Party Property Damage insurance
    - Liability cover as specified in the legal liability section. See page 28.
  - Third Party Fire and Theft insurance  
**Please note that Third Party Fire and Theft cover is no longer available for new policies. It is only available to renewing customers with Third Party Fire and Theft cover.**
    - Accidental loss of or accidental damage to your vehicle caused by fire or theft as listed under the Third Party Fire and Theft insurance section including Other benefits. See page 32.
    - Liability cover as specified in the legal liability section. See page 28.
-

---

**What cover you get for your vehicle**

Your vehicle:

- for its agreed or market value whichever is shown on your policy schedule; and
  - accessories as supplied by the manufacturer; and
  - fitted or non-standard extras, modifications and accessories which are included on your policy schedule (not applicable if you have Third Party Property damage cover).
- 

**What we pay for (where applicable)**

If we agree to a pay claim for covered loss of or damage to your vehicle we will:

- At our option (acting reasonably), repair or pay you the reasonable cost of repairs or the agreed value or market value that applies on the policy; and
  - Pay for other covered benefits that apply, subject to the relevant limits.
- 

**What you pay for**

If you make a claim and are responsible or at fault for the accident, you will be required to pay:

- Any amounts that might apply such as an excess.
-

# Summary of policy features, benefits and exclusions

Our motor insurance policy has been designed to provide you with three types of cover to choose from. You need to decide if this insurance is right for you and you should read all of the documents that make up the policy to ensure you have the cover you need. The cover you choose will be shown on your policy schedule.

## Summary of features, options and exclusions

### Features, benefits and exclusions

Accidental loss of or damage to your vehicle

New for old replacement – less than 2 years old

Child seat or baby capsule – \$500 any one incident

Emergency repairs – \$500 any one incident

Emergency accommodation and travelling expenses – \$1000 any one incident

Lock Re-keying/Re-coding – \$1000 any one incident

Personal items – \$1000 any one incident

Rental car after theft – 30 days, \$100 per day maximum

Temporary cover on replacement vehicle – 14 days

Towing Reasonable costs

Trailer and caravan cover – \$1000 or market value whichever is the lesser any one claim

Transportation costs – \$500 any one incident

Legal liability – \$20000000 any one event or series of events

Substitute vehicle (liability)

Legal costs – All

Employer's or principal's liability

Supplementary bodily injury (liability) – \$20000000 any one event or series of events

Uninsured motorists extension

Below we have included a list of all the policy features and options that are available on each type of cover that you can choose.

The table is a guide only. For information on what is covered and what is not covered and any for limits and excesses that apply please read your policy schedule and this PDS including the “when we will not pay your claim” section.

Comprehensive	Third Party Property Damage	Third Party Fire & Theft
		only available to renewing customers with Third Party Fire and Theft cover
✓	✗	✓
✓	✗	✗
✓	✗	✗
✓	✗	✗
✓	✗	✗
✓	✗	✗
✓	✗	✗
✓	✗	✗
✓	✗	✓
✓	✗	✗
✓	✗	✗
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✗	✓	✓

## Summary of features, options and exclusions

### Features, benefits and exclusions

Your vehicle being driven by a unlicensed, declined or driver under the influence

---

Your vehicle being used in an unsafe or unroadworthy condition

---

Exceeding load or passenger limits

---

Carrying passengers for hire, fare or reward

---

Consequential loss

---

Motor sport or Motor trade

---

Deliberate, intentional, malicious or criminal acts

---

War, terrorism, radio activity or nuclear materials

---

Asbestos

---

Loss of use

---

Tyre damage

---

Lawful seizure

---

Non safeguarding of your vehicle

---

Renting a vehicle

(excluding circumstances detailed in Rental car after theft; Rental car following an accident; or Transportation costs)

---

Failure of computer or similar equipment

---

### Optional benefits you can add

Rental car following an accident – 30 days, \$100 per day maximum

---

Removal of basic excess for windscreen claims – 1 replacement claim and 2 repairs in any period of insurance (windscreen, sunroof or window glass)

---

Tools of trade – \$3000 any one incident

---

### Optional excesses you can select to decrease your premium for Comprehensive Motor Insurance cover

Unnamed driver excess – \$2500 any one claim

---



Comprehensive	Third Party Property Damage	Third Party Fire & Theft
		only available to renewing customers with Third Party Fire and Theft cover
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
✓	X	X
✓	X	X
✓	X	X
✓	X	X

# Table of Contents

	page
<b>Motor Insurance</b>	1
Motor Insurance – a snapshot	2
Summary of policy features, benefits and exclusions	4
<b>Our agreement with you</b>	10
Your insurance contract	10
Your waiting period for cyclone, flood and bush fires	10
Your policy schedule	11
Receiving your policy documents	11
Your responsibilities	11
Special conditions	13
The value we apply to your vehicle	13
Your premium	14
Paying your premium	14
What happens if you don't pay your premium on time	15
Fourteen day cooling off period	15
Renewing your policy	16
Assigning your rights	16
Appointing a representative	16
Governing law	16
Duty of Disclosure	17
<b>Comprehensive insurance</b>	19
Accidental loss of or damage to your vehicle	19
Other benefits we will pay	21
<b>Optional benefits</b>	25

	page
<b>Legal liability</b>	28
Cover for damage to other people’s property (legal liability)	28
Other benefits we will pay	30
<b>Third Party Fire and Theft</b>	32
Loss of or damage to your vehicle caused by fire or theft	32
Other benefits we will pay	32
<b>Making a claim</b>	34
Choosing a repairer	41
Parts used to repair your vehicle	42
<b>Our excesses</b>	43
Other deductions	45
<b>When we will not pay your claim</b>	46
<b>Changes to your policy</b>	52
What you must tell us	52
Cancellation rights under your policy	53
Complaints – Internal and external complaints	54
Privacy notice	54
General Insurance Code of Practice	57
If this insurance has been issued through an insurance intermediary	57
Financial Claims Scheme	58
Updating this PDS	58
Phoning for assistance and confirmation of transactions	58
<b>Words with special meanings</b>	59

# Our agreement with you

## 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 at or prior to commencement of your policy or when required or permitted by law 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 when required or permitted by law) 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 waiting period for cyclone, flood and bush fires

To manage the risk of people taking out motor insurance on their uninsured vehicles when events such as cyclones, floods or bush fires are predicted, we do not provide cover (where the type of cover you have provides it) for any loss of or damage to your vehicle caused by these events during the first 72 hours after the policy is first taken out by you (it does not apply to renewals). However, you will be covered from the time you take out the policy for covered loss of or damage to your vehicle not caused by these events.

## 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.

## Receiving your policy documents

You may choose to receive your policy documents:

- electronically (by email); or
- in hard copy (by post).

In the event that you choose to receive your documents electronically, we will send them to the email address that you provide us, not your mailing address. Any documents sent by email will be considered to have been received by you 24 hours from the time we sent them to your email address.

If you do not tell us to send your documents to you electronically, then we will send them to you by post to the mailing address that you have provided us.

It is your responsibility to make sure that both the email and mailing address you have provided us are up to date. This means you need to let us know if you change your email or mailing address as soon as reasonably possible (refer to “Changes to your policy”).

## 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, replacement or reinstatement you must meet your duty of disclosure obligations. See page 17.

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. We may reduce or refuse your claim to the extent that your vehicle's maintenance or condition contributed to or caused the loss.
- 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 then to the extent permitted by law we may do either or both of the following:

- reduce or refuse your claim to the extent we are prejudiced by your failure; 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.

## Special conditions

We may impose special conditions on your policy that exclude, restrict or extend cover for a certain person or condition.

An example of this would be when we may not cover certain drivers. These conditions will be listed on your policy schedule and you should read the policy schedule carefully.

## The value we apply to your vehicle

Depending on the type of insurance cover you choose, we may insure your vehicle for either an agreed value or for market value. The value that applies to your vehicle will be shown on your policy schedule.

### Agreed value

The agreed value is the specified amount we agree to insure your vehicle, up to which is listed in the policy schedule. Typically, people seek to ensure that the amount takes into account:

- what it would cost to replace the vehicle. This can include:
  - any modifications, options or accessories that have been made or added to the vehicle;
  - GST;
  - registration and any CTP insurance; and
  - other on road costs such as stamp duty transfer, dealer warranty costs or transfer fees or dealer delivery.

### Market value

Market value is the cost to replace your vehicle with a vehicle of the same make, model, age and condition as your vehicle immediately prior to the loss or damage but excluding costs and charges for registration, CTP insurance, stamp duty transfer, dealer warranty costs or transfer fees or dealer delivery.

To determine the market value we look at things such as:

- local market prices;
- your vehicle's condition; and
- any modifications, options or accessories that are attached to your vehicle and shown on the policy schedule.

## Your premium

In return for paying or agreeing to pay us your premium, we will provide the cover that you have chosen. Your premium will be based on our view of the likelihood of a claim being made on your policy during the term of the policy. When we work out the premium we look at a number of factors that have over time been shown to be a good determinate of the likelihood of a claim being made. Some of these factors include:

- the type of vehicle you have insured and where you keep it;
- the age of the insured and other people likely to drive the vehicle; and
- the way you use your vehicle – for example, private rideshare or business use.

Minimum premiums may apply. In some cases, discounts/entitlements may apply if you meet certain criteria we set. Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Any discounts/entitlements will be applied to the base premium calculated prior to any taxes being added.

## Paying your premium

You must pay your premium on time. You can pay your premium as a:

- lump sum annually; or
- in instalments by direct debit from a bank account or credit card you nominate.

Your policy schedule shows the amount you need to pay and the due date for your annual premium or instalments.



## What happens if you don't pay your premium on time

You need to pay your annual premium or instalments by the due date. If you do not pay your premium by the due date, your policy may be cancelled and you may not be able to make a claim. We will notify you if an instalment has not been paid and we will try to deduct the overdue amount along with your next regular payment. If the next attempt to deduct the outstanding amount fails, we will cancel your policy for non-payment. We will send you a notice advising you of cancellation, and cancellation will be effective 14 days from the date on this notice.

An instalment will be considered unpaid by us if it cannot be deducted from your nominated account or credit card.

We may deduct any outstanding premium amount or incorrectly refunded premium, from any claim payment.

## Fourteen day cooling off period

You can ask us to cancel your policy within 14 days from:

- the date we issued you a new policy; and
- the start date of a policy that you have renewed

and in either of these situations, provided you have not made or an event has not occurred that could give rise to a claim on your policy, we will refund your premium. We may deduct from your refund amount any government taxes or duties we cannot recover.

In addition to your cooling off period, you can cancel the policy at any time by calling us. Refer to the "cancellation rights under your policy" section for further details.

## Renewing your policy

You will receive a renewal notice at least 14 days prior to the expiry date of the period of insurance advising whether we will offer renewal or not.

If we offer renewal, the renewal notice will set out the renewal terms, including the new premium and excess(es).

If you pay your premium by instalments and 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 installments 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.

## Assigning your rights

You are not allowed to assign any benefits, rights or, obligations under your policy unless you have our written permission to do so. We will not unreasonably withhold our permission.

## Appointing a representative

You need to tell us if you want to have someone represent you and we need to agree. We will not unreasonably withhold our agreement. This also applies if you want someone to manage your policy or claim.

## Governing law

Your policy is governed by the law of the state of Australian State or Territory where your vehicle is kept.

# Duty of Disclosure

## Your Duty of Disclosure

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

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 tell 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 that 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 tell 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.

# Comprehensive insurance

Comprehensive insurance is the top level of Motor Insurance cover we provide.

In order to be sure that you are covered under this policy you should always contact us for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

## Accidental loss of or damage to your vehicle

We will cover you for accidental loss of (including theft) or any other type of accidental damage that happens to your vehicle during the period of insurance, subject to the other terms of this section and the policy (including those relating to the limits and excess).

Where new for old replacement of a new vehicle after a total loss does not apply, at our option (acting reasonably) we will:

- repair your vehicle; or
- pay you the reasonable cost of repairing your vehicle; or
- pay you the market value of your vehicle when the policy schedule shows that your vehicle is insured for market value; or
- pay you the agreed value of your vehicle when the policy schedule shows that your vehicle is insured for an agreed value.

Further, we will adjust your claims payment in accordance with the GST provision shown under GST notice.

## **New for old replacement of a new vehicle after a total loss**

We will replace your vehicle with a new vehicle of the same make, model, engine size, features and paint type including any modifications, options and accessories, so long as it is available in Australia, provided:

- your vehicle is a total loss;
- you purchased it new (or as a demonstrator model) from the manufacturer or their dealer;
- where your vehicle is financed, your financier has given us written consent; and
- your vehicle is less than two years old from when it was first registered at the time it is declared a total loss.

If the payment of an excess is applicable it is payable to us upfront before we replace your vehicle.

If we replace your vehicle, this policy will continue to cover your new replacement vehicle until the end of the period of insurance. We will not require you to pay an additional premium for this cover.

If a new replacement vehicle is not available, we will pay you either the market value or agreed value of your vehicle, whichever is shown as applicable in the policy schedule.

## **Temporary cover on replacement vehicle**

If you sell or give away your vehicle and replace it with another one, we will provide temporary cover for the replacement vehicle for 14 days only from the time you sold or gave the vehicle away on the same terms set out in your policy, except that we will only insure the vehicle for the market value.

## **Other benefits we will pay**

Unless we have stated differently under one of the other benefits listed below, the benefit will only apply where we have accepted your claim for accidental loss of or accidental damage to your vehicle (called a covered accident) under the policy and any payment we may make under this section will be paid in addition to any amount payable for the loss of or damage to your vehicle.

### **Child seat or baby capsules**

Following a covered accident, we will replace any child seat or baby capsule in your vehicle.

The maximum we will pay in respect of any one incident is \$500.

### **Emergency repairs**

We will reimburse you for the cost of emergency repairs which may be necessary to enable you to drive your vehicle home after a covered accident.

The maximum we will pay in respect of any one incident is \$500.

### **Emergency accommodation and travelling expenses**

We will pay for any reasonable additional travel or accommodation expenses incurred by you as a result of a covered accident, provided that at the time of the covered accident your vehicle was more than 100 kilometres from the address where it is normally parked at night.

We will not pay accommodation expenses if you had intended to pay for overnight accommodation in any event. Travelling expenses extends to include the cost of collecting of your vehicle following repairs.

The maximum amount we will pay for accommodation and travelling expenses combined resulting from any one claim or incident is \$1000.

## **Lock re-keying/re-coding**

If the keys to your vehicle are stolen by a person that is not a family member, invitee or person who resides with you, we will pay for the replacement of your vehicle's keys and the necessary re-coding of your vehicle's locks.

The maximum amount we will pay is \$1000 for any one incident.

This benefit will only apply if the theft of your keys has been reported to the police.

Cover under this benefit does not entitle you to a claim for a rental vehicle.

## **Personal items**

We will also pay for the accidental damage to or theft of personal effects and clothing (see page 60 for a definition of personal effects) belonging to you, your spouse, or your de facto or dependent children where:

- we have accepted your claim for accidental damage to your vehicle; or
- they were stolen from your vehicle which was locked; or
- we have accepted your claim for theft of your vehicle and they were stolen at the same time.

We may choose (acting reasonably) to pay the amount of the loss or damage, or repair or replace the personal effect or item of clothing.

The maximum we will pay in respect of any one incident is \$1000.

## **Rental car after theft**

If we have accepted your claim for theft of your vehicle we will arrange for you to be provided with a rental car:

- until your vehicle is recovered undamaged and you have been told of its location; or
- until your vehicle is recovered damaged and the damage is repaired; or



- until we settle your claim by paying the agreed value or market value; or
- for a maximum of 30 days, whichever happens first.

The maximum daily rental charge we will pay is \$100.

We will extend your rental car or daily travel allowance period to the extent that we caused or contributed to the delay in repairing your vehicle.

Additionally, as part of this Rental car after theft benefit, we will reimburse you up to \$3000 in total for any excess or security bond you have to pay under your rental car agreement because there is accidental loss of or damage to the rental car or because it causes some loss or damage.

We will arrange a rental car for you. If you arrange your own rental car without our consent, we are not obliged to pay for the rental car you arranged.

We will not pay for:

- the cost of fuel used during the rental period; or
- any accidental loss of or damage to the rental car.

If a rental or loan car is not available, we will pay you a daily travel allowance of \$50:

- until your vehicle is recovered undamaged and you have been told of its location; or
- until your vehicle is recovered damaged and the damage is repaired; or
- until we settle your claim by paying the agreed value or market value; or
- for a maximum of 30 days, whichever happens first.

## **Towing**

We will pay the reasonable cost of protection, removal and towing of your vehicle after a covered accident to the nearest repairer, place of safety or any other place which we agree to.

## **Trailer and caravan cover**

We will pay for accidental loss of or accidental damage to any trailer or caravan which was attached to your vehicle at the time of the covered accident.

We will pay the lesser of \$1000 or the market value of the trailer or caravan.

We will not pay for property being carried in or on the trailer or caravan.

## **Transportation costs**

If your vehicle cannot be safely driven home after a covered accident we will reimburse you for the cost of:

- travel necessary to return you, your spouse, your de facto and/or dependent children to your home, and/or
- transportation for you to collect your vehicle when it has been repaired.

The maximum we will pay for any one incident is \$500.

# Optional benefits

Any optional benefits you have been provided with will be automatically included with any renewal offer we make unless you contact us and ask us to remove these optional benefits at renewal.

In order to be sure that you are covered under these optional benefits you should always contact us for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

## Rental car following an accident

When the policy schedule shows that the rental car following an accident option applies and we accept a claim for accidental damage to your vehicle, we will:

- provide you with a rental car; or
- if a rental car is not available, pay you a daily travel allowance of \$50.

The rental car benefit or daily travel allowance will be provided from:

- the date repairs to your vehicle are authorised; or
- the date your vehicle is made available for repairs to be commenced,

whichever is the later.

The maximum daily rental charge we will pay is \$100. We will provide the rental car or daily travel allowance benefit:

- for a maximum period of 30 days; or
- until the repairs have been completed; or
- until we settle your claim by paying you the agreed value or market value, whichever happens first.
- We will extend your rental car or daily travel allowance period to the extent that we caused or contributed to the delay in repairing your vehicle.

Additionally, as part of this Rental car following an accident option we will reimburse you up to \$3000 in total for any excess or security bond you have to pay under your rental car agreement because there is accidental loss of or damage to the rental car or because it causes some loss or damage.

We will arrange a rental car for you. If you arrange your own rental car without our consent, we are not obliged to pay for the rental car you arranged.

We will not pay for:

- the cost of fuel used while driving the rental or loan car; or
- any accidental loss of or damage to the rental or loan car.

## **Removal of basic excess for windscreen claims**

When the policy schedule shows that the removal of basic excess for windscreen claims option applies, if the windscreen, sunroof or window glass in your vehicle is accidentally broken or damaged, we will not apply an excess to your claim.

This option applies:

- to one claim for a windscreen, sunroof or window glass replacement plus two windscreen, sunroof or window glass repairs in any period of insurance; and
- if the broken windscreen, sunroof or window glass is the only damage to your vehicle.

## **Tools of trade**

When the policy schedule shows that the tools of trade option applies and we accept a claim for accidental loss of (including theft) or accidental damage to your vehicle under the policy, we will also cover accidental loss of (including theft) or accidental damage to tools of trade, trade stock and materials.

This option only applies:

- if the tools of trade, trade stock or materials are stolen via forcible and violent entry to your securely locked vehicle and/or tool box, permanently fixed to your vehicle; or
- if the tools of trade, trade stock or materials are damaged as a result of a motor vehicle collision.

The maximum we will pay is \$3000 for any one incident.

# Legal liability

## Cover for damage to other people's property (legal liability)

We will cover your legal liability to pay compensation for loss of or damage to someone else's property which is caused by a motor vehicle accident which is partly or fully your fault which occurs during the period of insurance and arises out of the use of:

- your vehicle or a substitute vehicle used by you whilst your vehicle is being serviced or repaired; and/or
- a caravan or trailer towed by your vehicle.

The above cover is extended to:

- any person who is driving, using or in charge of your vehicle with your permission;
- a passenger travelling in your vehicle or who is getting into or out of your vehicle with your permission; and
- your employer, principal or partner arising out of your use of your vehicle.

We will not cover legal liability:

- where the vehicle is unregistered; or
- that is insurable under any statutory or compulsory insurance policy or any statutory or compulsory insurance or compensation scheme or fund covering such legal liability even if the amount recoverable is nil; or
- when the loss or damage occurs to your own property, your spouse's or de facto's property, except to:
  - a residential building that you are renting or is on loan to you, or
  - employee's or visitor's vehicles and their contents while contained in a car park provided by you.

In order to be sure that you are covered under this policy you should always contact us for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

## **Additional cover for supplementary bodily injury (legal liability)**

We will also cover you, a currently licensed driver driving the vehicle with your permission, or a passenger travelling in or getting into or out of the vehicle with your permission, for legal liability for death or bodily injury caused by or arising out of the use of your vehicle or a substitute vehicle, if the vehicle is registered for use on a public road when the liability is incurred and arises, from one or more of the following events:

- driving or being in charge of your vehicle or a substitute vehicle;
- goods being carried by or falling from your vehicle or a substitute vehicle; or
- loading or unloading your vehicle or a substitute vehicle.

We will not pay if the event or series of related events that gives rise to the legal liability or any part of it is insurable under:

- statutory or compulsory insurance policy or any statutory or compulsory insurance; or
- compensation scheme or fund, even if the amount recoverable is nil.

We will not pay for legal liability to any:

- person driving or in charge of your vehicle;
- of your employees; or
- member of your family.

We will not pay for legal liability in respect of any psychological or psychiatric injury (other than to the extent that it is directly caused by or arises from serious physical bodily injury of the person who suffers the psychological or psychiatric injury).

We will not pay unless you or the person claiming under this section has notified us of a claim under this section as soon as reasonably possible after you or that person first becoming aware of an intention to make a claim against you or that person. We may reduce or refuse your claim to the extent we are prejudiced by any delay in notifying us.

We will not pay for legal liability caused by or arising from an intentional act by you or any other person.

We will not pay any amount of exemplary, punitive or aggravated damages.

## **Maximum amount payable**

The maximum amount we will pay for all claims under this policy for liability for damage to other people's property and/or supplementary bodily injury cover arising from a single event or series of related events is \$20000000.

## **Other benefits we will pay**

### **Legal costs**

Provided we agree in writing, we will pay for all legal costs and expenses in defending any court proceedings arising from a claim for liability covered by the policy.

We will not pay for legal costs and expenses relating to any criminal or traffic enforcement related proceedings.



## Uninsured motorists extension

(This benefit is applicable to Third Party Insurance and Third Party Fire & Theft Insurance only)

We will cover your vehicle for loss or damage arising from an accident caused by the driver of an uninsured vehicle up to a maximum amount of \$5000 for any one incident including the cost of protection, removal and towing.

You may only claim under this extension if you:

- did not contribute to the cause of the accident; and
- can provide us with
  - the name and address of the person responsible for the accident;
  - the registration number of the other vehicle; or
  - any other information that would reasonably allow us to identify the person so that we can exercise our rights of recovery.

# Third Party Fire and Theft

Third Party Fire and Theft cover is no longer available for new policies. It is only available to renewing customers with Third Party Fire and Theft cover.

## Loss of or damage to your vehicle caused by fire or theft

We will cover your vehicle for accidental loss of or damage caused by fire or theft that happens during the period of insurance, subject to the other terms of this section and the policy (including those relating to limits and excesses).

At our option (acting reasonably) we will:

- repair your vehicle; or
- pay you the reasonable cost of repairing your vehicle; or
- pay you the market value of your vehicle.

The maximum we will pay is \$5000 any one incident.

Further we will adjust your claims payment in accordance with the GST provision noted under GST notice.

## Other benefits we will pay

### Rental car after theft

If we accept a claim above for theft of your vehicle we will arrange for you to be provided with a rental car:

- until your vehicle is recovered undamaged and you have been told of its location; or
- until your vehicle is recovered damaged and the damage is repaired; or
- until we settle your claim by paying the agreed value or market value; or
- for a maximum of 30 days,

whichever happens first.

The maximum daily rental charge we will pay is \$100.

Additionally, as part of this Rental car after theft benefit, we will reimburse you up to \$3000 in total for any excess or security bond you have to pay under your rental car agreement because there is accidental loss of or damage to the rental car or because it causes some loss or damage.

We will arrange a rental car for you. If you arrange your own rental car without our consent, we are not obliged to pay for the rental car you arranged.

We will not pay for:

- the cost of fuel used during the rental period; or
- any accidental loss or damage to the rental car.

If a rental or loan car is not available, we will pay you a daily travel allowance of \$50:

- until your vehicle is recovered undamaged and you have been told of its location; or
- until your vehicle is recovered damaged and the damage is repaired; or
- until we settle your claim by paying the agreed value or market value; or
- for a maximum of 30 days, whichever happens first.

## **Towing**

Following fire or theft of your vehicle, we will pay the reasonable cost of protection, removal and towing of your vehicle to the nearest repairer, place of safety or any other place which we agree to.

# Making a claim

## Assisting us with your claim

You must assist us with your claim. This means give us all the information and assistance with your claim which we may reasonably require. If you do not we may not pay your claim or provide cover to the extent we are prejudiced by that failure.

If we have the right to recover any amount payable under this policy from any other person, you must take reasonable steps to co-operate with us in any action we may take.

## When you are at fault

You are at fault if you:

- are responsible for the accident; or
- contributed to the cause of an accident.

## What we pay for

If we agree to settle your claim, we will (acting reasonably):

- decide whether to repair your vehicle, pay the reasonable cost of repairing your vehicle or pay the agreed or the market value (as applicable);
- pay any other benefits that apply;
- pay for any optional covers you have chosen and paid for;
- deduct any amounts that apply to the policy such as excess or unpaid premium.

## The most we will pay

This will depend on what level of insurance cover you have chosen.

- if you have Comprehensive insurance we will pay either the agreed or market value (as applicable);
- if you have Third Party Fire & Theft insurance the most we will pay is the vehicles market value up to \$5000.

- if you have chosen either Third Party Property Damage or Third Party Fire & Theft insurance and claim under the uninsured motorist's extension, then the most we will pay is \$5000.

## How we will settle your claim

We may choose to settle your claim in any of these ways (acting reasonably).

### Repair your vehicle

We can arrange for one of our selected repairers to repair your vehicle or you can arrange for your own repairer. To see what happens when a decision is being made on a repairer see the section "Choosing a repairer".

### Pay you the reasonable cost of repairing your vehicle

Rather than repair your vehicle we can choose (acting reasonably) to pay you the reasonable cost of repairing it having regard to the quote from your nominated repairer and other repairers as well as reports from our trained assessors.

We may choose (acting reasonably) the approach of paying you the reasonable cost to us of repairing your vehicle where we are not satisfied with the repairer you choose.

### Pay your claim as a total loss

We may pay out your claim as a total loss when we consider your vehicle to be a total loss or we choose to do so. If we pay out your claim as a total loss, your policy comes to an end and there is no refund of premium to you for any unexpired period of the policy.

For Comprehensive insurance we pay the market or agreed value (as applicable) less:

- the excess; and
- any unpaid premium.

We will keep the vehicle. At our discretion (and if safe to do so), you may reclaim the vehicle if you agree to pay the salvage price.

For Third party fire and theft insurance if the market value is less than \$5000 we will pay you the market value less:

- the excess; and
- any unpaid premium.

If the market value is over \$5000 we will pay you the market value less any salvage value up to \$5000 less:

- the excess; and
- any unpaid premium.

You would then keep the vehicle.

If we have paid a claim following theft and the vehicle is then recovered after we have paid the claim, the recovered vehicle will become our property. At our discretion (and if safe to do so) you may reclaim the recovered vehicle if you agree to pay the salvage price.

For Third Party Fire and Theft insurance and Third Party Property Damage insurance, if we settle your claim under the “uninsured motorist extension” we will pay you the market value up to \$5000 less:

- our estimated salvage value; and
- any unpaid premium.

You would then keep the vehicle.

## **Paying for other benefits**

If we agree to pay you other benefits under the policy, we will pay the reasonable cost. We will repair, replace or pay the relevant loss or damage (as applicable) up to the maximum amount that applies under the benefit.

# What happens to your property

## Recovered vehicles

If we settle your claim under Comprehensive insurance and it is a total loss and the vehicle is later recovered we will usually keep the recovered vehicle. At our discretion (and if safe to do so), you may reclaim the recovered vehicle if you agree to pay the salvage price.

## Damaged property

If we settle the claim for a damaged item then it becomes our property. At our discretion (and if safe to do so), you may reclaim the damaged item if you agree to pay the salvage price.

## Credit provider's rights

You must tell us if you have used the vehicle as security for a loan. This may also apply if you have a lease or hire purchase agreement on your vehicle.

When you do this we note the credit provider on your policy schedule.

When there is a credit provider noted:

- we treat the vehicle as being under a finance arrangement;
- we treat any statement, act, or omission or claim by you as a statement, act or admission by the credit provider; or
- we may recover any payment either in your name or the credit provider's name.

## Payments to the credit provider

If we pay you for a claim on your vehicle that is under a finance arrangement, we first pay the credit provider the lower of these amounts after deducting any excess and deductions that apply:

- the agreed value or market value;
- the cost of repairing your vehicle; and
- the balance owing to the credit provider under the finance arrangement.

If the credit provider is entitled to the salvage of the vehicle, we will deduct the estimated salvage value of the vehicle from any amount we pay them.

However we will only pay the credit provider if they:

- are noted on your policy schedule; and
- give us any help we reasonably ask for.

If we make a payment to a credit provider, then that payment discharges our obligation to you under your policy for the amount paid.

If we decide to settle your claim as a total loss, before we settle your claim:

- we will check the Personal Property Securities Register to confirm whether any money is owing on your vehicle; and
- you must settle any finance arrangement over your vehicle and remove it from that register or agree for us to pay (and provide all information we reasonably require to pay) the settlement amount (up to the outstanding balance on the finance arrangement) directly to the credit provider.

## **GST Notice**

This policy has a GST provision in relation to premium and our payment to you for claims. It may have an impact on how you determine the amount of insurance you need.

Please read it carefully. Seek professional advice if you have any queries about GST and your insurance.

## **Sums insured**

All monetary limits in this policy may be increased for GST in some circumstances (see below).



## Claim settlements – where we agree to pay

When we calculate the amount we will pay you, we will have regard to the items below:

- Where you are liable to pay an amount for GST in respect of an acquisition relevant to your claim (such as services to repair a damaged item insured under the policy) we will pay for the GST amount.

We will pay the GST amount in addition to the sum insured/limit of indemnity or other limits shown in the policy or in this schedule.

If your sum insured/limit of liability is not sufficient to cover your loss, we will only pay the GST amount that relates to our settlement of your claim.

We will reduce the GST amount we pay for by the amount of any input tax credits to which you are or would be entitled.

- Where we make a payment under this policy as compensation instead of payment for a relevant acquisition, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to a relevant acquisition.

## Disclosure – Input tax credit entitlement

If you register, or are registered, for GST you are required to tell us your entitlement to an input tax credit on your premium. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we may pay. This policy does not cover you for this GST liability, or for any fine, penalty or charge for which you may be liable.

## **Business registered for GST**

If you are a business registered for GST. Before we make any payment on your policy, we will deduct an amount equal to your input tax credit entitlement. This applies to any amount we pay, including where we state that an amount will include GST.

We will consider any payment we make to settle your claim to be made in full even if we have reduced the amount we pay as described above.

## **Recovery against another party**

We have the right to recover from any person, in your name, the amount of any claim paid under this policy and we have full discretion in the conduct, settlement or defence of any claim in your name. We will act reasonably having regard to your interests, and will keep you informed if you ask us to. If we recover more than the amount we have paid to you or on your behalf, we will pay you the balance.

The amount of any excess you have paid will only be refunded when your claim is recoverable.

## **Repairing your vehicle**

If we choose the option of repairing your vehicle, we will decide (acting reasonably) the best way of repairing any damage that exists.

In order to be sure that you are covered under this policy you should always contact us for approval before you start any repairs on your vehicle. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

## Choosing a repairer

Allianz can assist you in selecting a suitable repairer to repair the damage to your vehicle. You also have the right to choose your own repairer. In both instances we will work closely with the repairer to strive to achieve the best repair outcome for you however we may require a second quotation from a repairer chosen by us. We will then choose (subject to any relevant policy limits) to:

- authorise the repairs at your repairer of choice;
- pay you the reasonable cost of repairing your vehicle; or
- move your vehicle to a repairer we both agree will repair your vehicle. In the instance that we both agree to move your vehicle we will provide you with a rental car for up to three days in addition to any other benefit provided under your policy. The maximum we will pay for the rental car is \$100 per day.

## Authorising repairs

Where you have comprehensive cover you may only authorise emergency repairs as detailed under the "Emergency repairs" benefit (refer page 21 for details). You should not authorise further repairs to your vehicle without our prior consent.

Before we make a decision regarding your claim and repairs to your vehicle, we may need to inspect your vehicle. A motor vehicle assessor will be appointed by us. We or our assessor will make the necessary arrangements with you.

Where diagnosis (such as the stripping of engine) is required to determine if there has been accidental damage covered by this policy, if you or we incur costs for such diagnosis and reassembly and the claim is accepted as valid by us, we will bear these costs subject to the applicable sum insured/limits of liability.

## **Parts used to repair your vehicle**

If we are unable to repair the part, we use new, recycled or reconditioned parts that meet the requirements of Australian Design Rules (ADR). If such parts are not available or appropriate, parts from alternative distribution channels may be used.

We will not pay any amount greater than the maker's last list price in Australia (together with a reasonable charge for fitting) for the supply of any spare part, extra or accessory.

In the event that any spare part, extra or accessory cannot be obtained within a reasonable time, we may choose to pay you the value of the spare part, extra or accessory (together with a reasonable charge for fitting) rather than supply the spare part, extra or accessory.

## **Guarantee on repairs**

We guarantee materials and workmanship on repairs we authorise for as long as you own or lease your vehicle. This guarantee is not transferable.

## **Unrepaired damage**

If your vehicle had any unrepaired damage before an incident, then you may need to contribute to the repair costs.

You need to do this when the damage caused by the incident results in us having to repair more areas of your vehicle than were affected by the unrepaired damage. Before we ask you to contribute we will explain why, tell you how much it will be and how to pay it prior to the authorisation of any repairs.

## **Undamaged areas**

We will not repair undamaged areas of your vehicle that have not been affected by damage caused by the incident to ensure a uniform appearance. We will make best efforts to use the nearest available equivalent to the original materials or item.

# Our excesses

There are different types of excesses which may apply to you or the driver of your vehicle at the time of the claim. These excess types are shown on the policy schedule under the heading "Excess applicable to claims".

You may have to pay more than one excess.

## Your Basic excess

Your Basic excess is the amount you will need to pay as a contribution to each claim. The amount of Your Basic excess will be shown on the policy schedule, next to the heading "Your Basic excess". If we settle your claim by cash settlement we will deduct the excess from the amount we pay you. In other circumstances, you may need to pay the excess as a contribution to the repair or replacement.

The amount of Your Basic excess may comprise a Basic excess and an Imposed excess which reflects our risk and underwriting criteria.

If an Imposed excess has been applied it will appear separately on your policy schedule.

You will have the choice of changing Your Basic excess within a range that we will determine but you cannot vary or remove any Imposed excess.

## Age excess

If you make a claim for an incident which occurred when your vehicle was being driven by a driver under the age of 25 you will need to pay the Age excess shown in the policy schedule in addition to your Basic excess (and all other applicable excesses payable in the policy schedule).

If the Under 25 Driver is not listed on your policy schedule, you will pay a higher Age excess than if the driver is listed.

The Age excesses are shown below:

## **Under 25 Driver**

Driver listed on your policy schedule \$600

Driver not listed on your policy schedule \$1800.

## **Theft excess**

Applicable only where specified on the policy schedule.

If you make a claim for loss or damage caused by or arising from theft or attempted theft of your vehicle, you will need to pay the Theft excess shown in your policy schedule in addition to all other applicable excesses shown in your policy schedule.

## **Driver excess**

Applicable only where specified on the policy schedule.

When your policy schedule shows there is a Driver excess on the policy, the Driver excess will be applied if you make a claim for an incident which occurred whilst the vehicle is being driven by the person listed. This Driver excess is in addition to all other excesses applicable to your policy.

## **Unnamed driver excess**

When the policy schedule shows that the “named driver option” applies, we will apply an Unnamed driver excess (as shown in the policy schedule) if you make a claim for an incident that occurred when your vehicle was being driven by any driver that is not listed in the policy schedule as a named driver.

This Unnamed driver excess of \$2500, if payable, replaces all other excesses applicable to your policy.

## **When you do not have to pay an excess**

You will not have to pay any excess if:

- the claim relates to damage, that was the fault of a person other than the driver of your car, at the time of the incident; and

- you can provide us with the name and contact details of the other person or any other information that would reasonably allow us to identify the person so that we can exercise our rights of recovery; and
- the claimable loss is recoverable by us.

You will not have to pay any Age excess (Under 25 Driver), Unnamed driver excess or Driver excess if you are claiming for any of the following:

- windscreen or window glass damage only;
- theft;
- hail, storm, cyclone, bush fire or flood damage;
- malicious damage; or
- damage to your vehicle while parked.

You will not have to pay any Age excess (Under 25 Driver) or Unnamed driver excess if the driver:

- stole or was illegally using your vehicle;
- had been paid by you to repair, service or test your vehicle;
- was an attendant at a car park; or
- was a learner driver accompanied by the holder of a full unrestricted Australian drivers licence.

## Other deductions

If we finalise your claim as a total loss there are other amounts we deduct before we pay out your claim:

- any unpaid premiums or instalment payments that cover the rest of your period of insurance for the policy; and
- salvage value, if applicable. Normally we will keep the vehicle in the event of a total loss but if we agree to let you keep the wreck then we will deduct its estimated salvage value.

# When we will not pay your claim

You are not covered and we will not pay any claim under the policy for loss, damage or liability or costs or expenses that is caused by arises from or is in any way connected with:

## An unlicensed driver

Your vehicle being driven by or in charge of someone unlicensed, or not complying with the conditions of their licence. We will pay a claim for you but not the driver or person in charge of your vehicle if you can prove to us that:

- you were not the driver of the vehicle when the incident leading to the claim occurred; and
- you did not or could not reasonably have been expected to know that the driver was unlicensed, or not complying with the condition of their licence.

## A declined driver

Your vehicle being driven by a person shown in the policy schedule as a declined driver.

## A driver under the influence

Your vehicle being driven by you, or any other person:

- who was under the influence of any drug or intoxicating alcohol; or
- who, as a result of the accident, is convicted of driving under the influence of any drug or intoxicating alcohol; or
- who had a percentage of alcohol in their breath or blood in excess of the percentage permitted by law in the state or territory where the accident occurred; or
- who refused to submit to any test to determine the level of alcohol or drugs in the breath or blood at the time of the accident when reasonably requested by the police.



We will pay a claim for you, but not the driver or person in charge of your vehicle, if you can prove to us that:

- you were not the driver of the vehicle when the incident leading to the claim occurred; and
- you had no reason to suspect that the driver was affected by alcohol or any drug.

## **Exceeding load or passenger limits**

Your vehicle is carrying more people or a larger load than it is designed for, or that the driver is permitted to carry by law.

We will not refuse your claim if you can prove that the accidental loss, damage or liability was not caused or contributed to by the greater load or number of passengers.

## **Unsafe vehicle**

Your vehicle being used in an unsafe or unroadworthy condition. We will not refuse your claim if you can prove that the accidental loss, damage or liability was not caused or contributed to by the unsafe or unroadworthy condition of your vehicle.

## **Carrying passengers for hire, fare or reward**

Your vehicle being used to carry passengers for hire, fare or reward except:

- where your vehicle is noted as being used for rideshare on the policy schedule; or
- under a private pooling arrangement (where your full-time employer pays you a travelling allowance).

## Consequential loss

Any consequential financial or non-financial loss occurring after an event covered by your policy. This means we don't cover you for anything not expressly described in the cover sections. Some examples of what we won't pay for:

- loss of income;
- reduction in the working life of your vehicle;
- depreciation or lessening of your vehicle's value;
- legal, medical or other professional costs;
- loss of use of your vehicle

## Motor sport

Your vehicle being used for:

- any motor sport or time trial or tested in preparation for any motor sport or time trial; or
- a driver education course which involves driving the vehicle insured at a speed greater than 100 km/h.

## Motor trade

Your vehicle being used in connection with the motor trade for experiments, tests, trials or demonstration purposes

## Deliberate, intentional, malicious or criminal acts

Your vehicle being subjected to a deliberate, intentional, malicious or criminal act (including theft, conversion or misappropriation) caused by or involving:

- you, or any other person named in the policy schedule; or
- any person who is acting with your express or implied consent.

## War

War, hostilities or warlike operations (whether war be declared or not), rebellion, civil war, revolution, insurrection, military or usurped power, invasion, act of foreign enemy or popular or military uprising.

## Radio activity or nuclear materials

- any nuclear fuel or nuclear waste;
- the combustion of nuclear fuel (including any self-sustained process of nuclear fission; or
- nuclear weapons material.

## Terrorism exclusion

- any act of terrorism arising directly or indirectly out of or in any way connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion,
- any action in controlling, preventing, suppressing, retaliating against, or responding to any act referred to in the above point.

An act of terrorism includes, but is not limited to, any act, preparation in respect of action or threat of action, designed to:

- influence a government or any political division within it for any purpose; and/or
- influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose.

## Absolute asbestos exclusion

The existence, at any time, of asbestos.

## Loss of use

Any loss of use of your vehicle.

## Tyres

Damage to the tyres caused by application of the brakes or by road punctures, cuts or bursts.

## Lawful seizure

Any accidental loss or damage as a result of the lawful seizure of your vehicle.

## Safeguarding your vehicle

Any loss of or damage to your vehicle at any time, after an accident, theft or breakdown unless you have taken reasonable steps to safeguard it. See what your responsibilities are under this policy on page 11.

## Theft of your vehicle

Any theft of your vehicle unless at the time of the theft:

- the ignition keys were not left in the vehicle whilst the vehicle is unattended;
- all the doors and windows were locked if the vehicle was parked or unattended; and
- you were accompanying anyone test driving the vehicle as part of you selling the vehicle.

## Renting a vehicle

- any costs associated with the loan of a vehicle; or
- the cost of renting a vehicle.

except for those circumstances detailed in:

- Rental car after theft;
- Transportation costs; or
- Rental car following an accident.

## **Failure of computer or similar equipment**

Loss or damage to any machinery, equipment, part, accessory or other property which:

- is a computer or which contains or comprises any computer technology (including computer chip or control logic);
- fails to perform or function in the precise manner for which it was designed for any reason arising from the performance or functionality of such computer technology (including computer chip or control logic); or
- arises directly or indirectly from the importation of any software virus whether the importation was malicious, negligent or accidental.

## **Waiting period for cyclone, flood and bush fires**

Loss or damage caused by cyclone, flood or bush fires in the first 72 hours after the policy is first taken out.

# Changes to your policy

## What you must tell us

You must tell us as soon as reasonably possible, if during the period of insurance the following events occur:

- the driver/s of your vehicle change;
- the place where your vehicle is regularly garaged/kept changes;
- your vehicle is modified in a manner that affects its value or performance in any way;
- the vehicle usage changes from private to business or rideshare or vice versa; or
- any finance on your vehicle changes;
- any matter listed on your policy schedule changes or is inaccurate.

When we receive this information, we may:

- propose changes to the terms and conditions of your policy;
- propose to charge you additional premium;
- cancel your policy if there is a change and we can't reach an agreement with you on altered terms and conditions or premium; or we are no longer prepared to insure you because there has been a material change to the risk; or
- decide not to offer to renew your policy.

If you do not provide the information as soon as reasonably possible we may be entitled to reduce, or refuse to pay a claim under the policy to the extent we are prejudiced by the delay or failure to provide this information.

If you replace your vehicle we will provide temporary cover for the replacement vehicle from the date of purchase to a maximum of 14 days. If cover is to continue on the replacement vehicle:

- you must give us full details of the replacement vehicle during the 14 day temporary cover period;

- you must obtain our agreement to cover your replacement vehicle; and
- you must pay any extra premium we require.

Cover on the replaced vehicle ceases from the date of purchase of the replacement vehicle.

## Cancellation rights under your policy

You may cancel this policy at any time by telephoning us.

We have the right to cancel this policy in certain circumstances.

These include:

- if you failed to comply with your Duty of Disclosure;
- where you have made a misrepresentation to us during negotiations prior to the issue of the policy;
- where you have failed to comply with a provision of your policy, including a term relating to payment of premium;
- where you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that the policy covers you; or
- where we are otherwise permitted to do so by law.

If we cancel the policy we may do so by giving you three business days' notice in writing of the date from which the policy will be cancelled. We will give you written notice via one of the following ways:

- give it to you or your agent in person;
- deliver it electronically where we are allowed by law; or
- post it to the address last notified to us.

If you or we cancel the policy we may deduct a pro rata proportion of the premium for time on risk and any government taxes or duties we cannot recover.

In the event that you have made a total loss claim under this policy and we have agreed to the claim no return of premium will be made.

## Complaints – Internal and external complaints

If you are dissatisfied with our service in any way contact us and we will attempt to resolve the matter in accordance with our Internal Dispute Resolution procedures. If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

AFCA's contact details are:

The Australian Financial Complaints Authority

Online: [www.afca.org.au](http://www.afca.org.au)

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints, you can request a copy of our procedures, by contacting us on 13 1000.

## Privacy notice

At Allianz, 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; make offers of products and services provided by us, our related companies, brokers, intermediaries, business partners and others that we have an association with 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 our website's Privacy section at [www.allianz.com.au](http://www.allianz.com.au).

If you do not provide your personal information we require, we may not be able to provide you with our services, including settlement of claims.

## **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 (such as a financier or motor vehicle manufacturer and/or dealer). 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 us at any time. Our Privacy Policy contains 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. Our Privacy Policy is available at [www.allianz.com.au](http://www.allianz.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.

## **Your consent**

By providing us with personal information you and any other person you provide personal information for, consent to these uses and disclosures until you tell us otherwise. If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or persons we have an association with, please contact us.

## **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.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists You by contacting Us on 13 1000.

For more information on the Code Governance Committee (CGC) go to <https://insurancecode.org.au/>

## **If this insurance has been issued through an insurance intermediary**

If your policy has been issued through our agent, or a broker who is acting under a binder arrangement with us, then they are acting as our agent and not as your agent.

If your policy has been issued by a broker, other than a broker acting under a binder arrangement with us, then the broker is acting as your agent.

Where this policy has been arranged through an intermediary a commission is payable by us to them for arranging the insurance.

## 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 <http://www.fcs.gov.au>.

## Updating this 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 us using our details on the inside of the front cover of the PDS).

Other documents may form part of the PDS and the policy, for example, schedules, Supplementary PDSs and/or endorsements. If they do, we will tell you before you enter into the policy and in the relevant document. We may also issue other documents forming part of the PDS and the policy where required or permitted by law.

## 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 inside of the front cover.

# Words with special meanings

In this policy, some words have special meanings wherever they are used in this PDS or in other documents making up the policy. These words and their meanings are outlined below:

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

**agreed value** means the amount which we agree to insure your vehicle up to as shown in your policy schedule.

**declined driver** means a driver, noted in the policy schedule as a declined driver who is not insured under your policy.

**excess** means the relevant excess amount(s) shown in the policy schedule which you must pay as a contribution to your claim under your policy.

**family** means:

1. your spouse, your partner or your de facto who lives with you;
2. your parents or parents-in-law who live with you;
3. your children and children of your spouse, partner or de facto (not being your children) who live with you;
4. your brothers or sisters who live with you.

**flood** means the covering of normally dry land by water that has escaped or been released from the natural normal confines of any of the following:

- a. a lake (whether or not it has been altered or modified);
- b. a river (whether or not it has been altered or modified);
- c. a creek (whether or not it has been altered or modified);
- d. another natural watercourse (whether or not it has been altered or modified);
- e. a reservoir;
- f. a canal;
- g. a dam.

**incident** means a single event or series of related events.

**injury** means a bodily injury caused solely by an accident while you are driving, riding in, getting into or out of or loading or unloading your vehicle or a substitute vehicle which occurs independently of any other cause or condition and where both the accident and the bodily injury occur during the period of insurance.

**market value** means the cost to replace your vehicle with a vehicle of the same make, model, age and condition as your vehicle immediately prior to the loss or damage but excluding costs and charges for vehicle registration, compulsory third party insurance, stamp duty transfer, dealer warranty costs or transfer fees or dealer delivery.

**period of insurance** means the period of time commencing on the effective date stated in the policy schedule and ending on the expiry date stated in the policy schedule unless ending earlier in accordance with the policy or law. Each renewal gives rise to a new contract and new period of insurance which is separate to any prior period of insurance.

**personal effects** means personal items which are designed to be worn or carried, but not:

- cheques, money, credit cards or negotiable instruments;
- firearms;
- tools or items used in connection with a business or occupation; or
- personal music devices, or portable global positioning systems (GPS).

**policy schedule** means a document of that name which shows your policy number, details of your cover, period of insurance, any options you have and any excess you must pay. It is part of your policy and should be read in conjunction with the other documents that form your policy.

**recoverable** means to recoup the expenses we incurred in providing cover for any accidental loss or damage to your vehicle or in covering any of your legal liability costs after a claimable event. A recoverable event does not include, but is not restricted to:

- an at-fault claim; and
- a not at-fault claim where you are unable to provide us with the responsible party's name, address and vehicle registration number (or any other information that would reasonably allow us to identify the person so that we can exercise our rights of recovery), any storm or naturally occurring event and a collision with an animal.

(An excess may be required for any claimable event that is not recoverable by us, unless otherwise stated in your policy).

**substitute vehicle** means a vehicle similar to your vehicle which has been hired or borrowed because your vehicle is being repaired, serviced or is not drivable because of a mechanical breakdown.

**total loss** means when, in our opinion, the vehicle, trailer or caravan is so badly damaged that it would not be safe or it is uneconomical for us to repair, or when it has not been found within 14 days of you reporting its theft to us.

**uneconomical to repair**, means when the cost of repairs to us plus the salvage value is greater than the:

- replacement cost – where a total loss gives you the right to a replacement vehicle under the policy; or
- agreed value – if your vehicle is insured for an agreed value; or
- market value – if your vehicle is insured for market value, unless otherwise notified to you by us in writing.

**vehicle usage** means the use of your vehicle, which you have told us about. This is shown on your policy schedule. Vehicle usage may be either:

- business which means any vehicle which is used for income earning purposes; or
- rideshare which means any vehicle used to offer a car service via an app or web based platform (such as Uber X or Lyft) for a fee; or
- private which means any type of use other than business use or rideshare.

**we, our or us** means Allianz Australia Insurance Limited  
ABN 15 000 122 850 AFS Licence No. 234708.

**you or your** means the person(s) named in the policy schedule as the insured.

**your vehicle** means the registered vehicle shown on your policy schedule including:

- its standard tools, modifications and accessories as supplied by the manufacturer; and
- its fitted or non-standard extras, modifications and accessories which are shown on your policy schedule.



This page has been left blank intentionally.

This page has been left blank intentionally.



## We're here if you need us



Ask at any St.George branch



1800 812 133

24 hours a day, 7 days a week



[stgeorge.com.au/motor](http://stgeorge.com.au/motor)



St.George Motor Insurance

GPO Box 4451

Sydney NSW 2001

