



Motor Vehicle Insurance

Product Disclosure Statement

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Welcome

This Product Disclosure Statement (PDS) is an important legal document that contains details of your motor vehicle insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your Certificate of Insurance, in a safe place.

Cooling off period

You have 21 days to consider the information in your PDS. This is the cooling off period. If you wish, and provided you have not made a claim, you can cancel your insurance within 21 days from the day cover began. We will then refund in full any money you have paid.

Summary of covers

Cars, 4WDs, motorcycles, utilities and vans up to 2 tonnes carrying capacity

The following tables summarise the standard covers, additional features and optional covers available or not available under the various policies we offer. These tables are a guide only. For further details of the cover and the amounts we will pay for any claim, please read this PDS.

Summary of standard cover for cars, 4WDs, motorcycles, utilities and vans up to 2 tonnes carrying capacity.	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
Accidental damage to other people's property (up to \$20 million)	✓	✓	✓	9
Accidental loss or damage to your vehicle	✓	fire and theft only	✗	9
Australia-wide claims service	✓	✓	✓	24
Automatic cover when changing Vehicles	✓	✓	✓	7
Cover for employer, principal or partner	✓	✓	✓	9
Lifetime guarantee for authorised repairs	✓	✓	✓	26
Monthly payments	✓	✓	✓	8
No excess if we agree you were not at fault and you can identify the person at fault	✓	✓	✗	27

✓ Covered ✗ Not covered

Summary of covers (cont.)

Summary of additional features for cars, 4WDs, motorcycles, utilities and vans up to 2 tonnes carrying capacity.	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
Hire car after theft up to 14 days for vehicles manufactured after 1975 (excluding motorcycles)	✓	✓	✗	13
New vehicle after total loss for vehicles that are within the first 2 years of registration	✓	✗	✗	12
Damage to your vehicle by uninsured drivers	✓	✓ (up to \$5,000)	✓ (up to \$5,000)	14
Driver fatality from an event (\$5,000)	✓	fire and theft only	✗	17
Emergency repairs (up to \$500)	✓	fire and theft only	✗	13
Emergency travel and accommodation (up to \$500)	✓	fire and theft only	✗	13
Personal injury to other people	✓	✓	✓	17
Personal property stolen/damaged in an event involving your vehicle (up to \$500)	✓	✗	✗	12
Replacement of locks and stolen keys (up to \$1000)	✓	fire and theft only	✗	14
Substitute vehicle	✓	✓	✓	16
Third Party Property Damage for caravans and trailers whilst towed by your vehicle	✓	✓	✓	16
Towing and storage costs	✓	fire and theft only	✗	15
Two wheel trailer cover (up to \$1000)	✓	✗	✗	14

✓ Covered ✗ Not covered

Summary of covers (cont.)

Summary of optional cover for cars, motorcycles, 4WDs, utilities and vans up to 2 tonnes carrying capacity manufactured after 1975.	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
Hire car after damage in an event up to 14 days	✓	X	X	18
No Claim Discount/Rating protection	✓	X	X	18
Windscreen and window glass damage	✓	X	X	18
Named driver (restricted cover)	✓	X	X	19

Summary of optional cover for cars, 4WDs, motorcycles, utilities and vans up to 2 tonnes carrying capacity manufactured before 1976.	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
Salvage option	✓	X	X	19

✓ Covered X Not covered

Summary of covers (cont.)

Caravan and Trailers

The following tables summarise the standard covers, additional features and optional covers available for caravan and trailers under comprehensive cover only. These tables are a guide only. For further details of the cover and the amounts we will pay for any claim, please read this PDS.

Summary of standard cover for caravans and trailers.	Comprehensive	Page
Accidental damage to other people's property (up to \$20 million)	✓	9
Accidental loss or damage to your vehicle	✓	9
Australia-wide claims service	✓	24
Automatic cover when changing vehicles	✓	7
Lifetime guarantee for authorised repairs	✓	26
Monthly payments	✓	8
No excess if we agree you were not at fault and you can identify the person at fault	✓	27

Summary of additional features for caravans and trailers.	Comprehensive	Page
Automatic cover for contents of a caravan (up to \$500)	✓	22
Emergency repairs (up to \$500)	✓	21
Emergency travel and accommodation (up to \$500)	✓	21
Legal Liability	✓	20
Transportation and storage costs	✓	22

Summary of optional cover for caravans.	Comprehensive	Page
Annexe cover	✓	23
Increasing the automatic cover for contents beyond \$500	✓	23

✓ Covered ✗ Not covered

Your responsibilities

When you buy insurance from us, you are responsible for keeping your details up to date and providing correct information.

Your Duty of Disclosure

You must comply with your Duty of Disclosure when you apply for insurance with us and each time you renew or alter your cover. (See page 33 for details.)

Keeping details up to date and providing information

You need to tell us immediately if:

- any details on your Certificate of Insurance are incorrect or have changed
- your vehicle has been modified or has had accessories fitted that are not included as part of your vehicle (see page 32 for details)
- you change your address, your vehicle, the place where you keep your vehicle, the drivers of your vehicle or the way you use your vehicle
- anyone who might drive or be in charge of your vehicle has, over the past 5 years, had changes to their:
 - driving or insurance record
 - criminal history relating to fraud, theft, burglary, drugs, arson, criminal, malicious or wilful damage
- there are any changes to the physical condition of your vehicle
- there are any events involving your vehicle that might result in a claim on your policy.

Replacing your vehicle

If you replace your vehicle in the period of insurance, we will give you the same type of cover you had for your previous vehicle for up to 14 days, if:

- you tell us about the change within 14 days of your purchase and
- we agree to cover your replacement vehicle.

Once cover on your replacement vehicle starts, the cover on your previous vehicle stops. When you tell us your details have changed (including that you have replaced your vehicle), we might charge you an extra premium, add special conditions or cancel your policy.

Other responsibilities for people covered by the policy

- Follow all the conditions set out in your policy and Certificate of Insurance.
- Take all reasonable precautions to prevent loss, damage or legal liability.
- Keep your vehicle, its tools, parts and accessories in good condition (e.g. free of rust).

Your responsibilities (cont.)

Not meeting your responsibilities

We can refuse to pay a claim, reduce the amount we pay or cancel your policy if you, or anyone covered by this policy:

- does not tell us everything relevant
- misleads us
- fails to meet your responsibilities.

If fraud is involved, we can treat the policy as if it had never existed.

Paying your premiums

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date. If you pay after the due date, we can reject your payment and your policy will cease from the due date. If we accept your late payment, we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date.

Paying premiums monthly

If you pay your premium by monthly instalment and your payment is overdue we can:

- refuse to pay a claim if payment is 14 days (or more) late
- cancel your policy without notice if your payment is a month (or more) late.

If you do not pay the premium and other charges in full, we will reduce the period of insurance so it is in line with the amount you paid.

Cancellations

You can cancel the cover at any time. The cancellation takes effect on the date we receive the request from any insured named on the Certificate of Insurance.

We can cancel your cover at any time according to law. If you make a yearly payment, we can cancel your cover if you do not pay the premium by the due date. If you pay by monthly instalments and an instalment is unpaid for more than 1 month, we can cancel your cover without notice to you.

We will refund any money we owe you less any cancellation fee that might apply (see page 37 for details) and non-refundable government charges.

More than one insured

If your Certificate of Insurance shows more than one insured, any claim or request to change or cancel the policy by one insured, is treated as coming from all those named as insured on your Certificate of Insurance.

Types of covers

You need to choose a cover that fits your circumstances. There are 3 types of cover available:

- Comprehensive Cover
- Fire, Theft and Third Party Property Damage Cover
- Third Party Property Damage Cover.

The cover you choose will be shown on your Certificate of Insurance.

Comprehensive Cover

You or anyone you authorise to drive your vehicle are covered for loss of or damage to your vehicle caused by an event in the period of insurance. It includes loss or damage to your vehicle caused by another party, whether they are insured or not. It also includes the cover provided by our Third Party Property Damage Cover.

However, if you have the Named Driver option shown on your Certificate of Insurance, only the people listed as Named Drivers are covered. (See page 19 for details.)

Fire, Theft and Third Party Property Damage Cover

You or anyone you authorise to drive your vehicle are covered for any accidental loss of or damage to your vehicle caused by fire or theft in the period of insurance. Fire, Theft and Third Party Property Damage Cover also includes Third Party Property Damage Cover. (See below.)

Third Party Property Damage Cover

You or anyone you authorise to drive your vehicle are covered for the amounts you must legally pay another person to compensate for loss of or damage to their property if the loss or damage is caused by your vehicle as a result of an event in the period of insurance.

Our cover is limited to \$20 million (unless a lower limit is shown on your Certificate of Insurance). It includes legal and other costs that we have agreed to pay when you make a claim. The amount shown on your Certificate of Insurance is the most that we will pay under any cover, even if there are several claims against you relating to the event.

The cover includes:

- property damage that is the responsibility of your employer, principal or partner because you were driving your vehicle in connection with your occupation
- the cost of cleaning up by emergency services after an event involving your vehicle
- claims for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with:
 - property falling from your vehicle or
 - property being loaded or unloaded from your vehicle.

We do not cover damage to the actual property that falls or is being loaded or unloaded from your vehicle.

No Claim Discount/Rating

A No Claim Discount/Rating (NCD) is a discount off your premium. If you have a No Claim Discount/Rating, it is shown on your Certificate of Insurance. The discount increases each year to a set maximum if you do not make a claim that affects your discount.

You will not have your NCD reduced on renewal if:

- you have a claim for damage to the windscreen or window glass
- you have a claim involving another vehicle, we agree the driver of your vehicle was not at fault, and you can give us the registration details of the other vehicle and name and address of the other driver or
- you have a claim not involving another vehicle, we agree the driver of your vehicle was not at fault, and you can give us the name and address of the person responsible for the loss or damage.

You will have your NCD reduced and pay a higher premium on renewal if:

- we decide the driver of your vehicle caused or contributed to the event or
- you were not responsible for the event, and can't give us the registration details of the other vehicle and name and address of the other driver or
- you were not responsible for the event, and can't give us the name and address of the person responsible if no other vehicle was involved.

We request that you provide the day time contact telephone number or mobile phone number of the other driver or person responsible in order to assist us.

There will be no change in your NCD on renewal if:

- your claim is for theft or malicious damage or
- the loss or damage was nobody's fault (such as a collision with animals, or weather conditions such as storm, hail or flood).

Maximum No Claim Discount/Rating Protection For Life

We give you a Maximum No Claim Discount/Rating Protection For Life at no extra cost if:

- you have had a maximum No Claim Discount/Rating for at least the past 12 months and
- had no 'at fault collision' claims in the past 2 years.

Your maximum No Claim Discount/Rating is protected, no matter how many claims you have in the future or who is at fault. If you are eligible for this it will be shown on your Certificate of Insurance. Maximum No Claim Discount/Rating Protection For Life guarantees that while you are comprehensively insured with us your maximum No Claim Discount/Rating will not be reduced.

Maximum No Claim Discount/Rating Protection For Life (cont.)

We have the right to alter the terms of cover for Maximum No Claim Discount/Rating Protection For Life, including excess, premiums and acceptance of cover according to our underwriting rules. Applies to cars, 4WDs, utilities and vans up to two tonnes carrying capacity which were manufactured after 1975 and have Comprehensive Cover.

Family Discount

We give you a discount off your comprehensive motor vehicle insurance premium if:

- you and any listed driver are under 26
- you, or any listed driver, have not had any 'at fault' claims or accidents in the past 5 years
- at least one of your parents has a current comprehensive motor vehicle insurance policy with us on a maximum No Claim Discount/Rating
- there have been no 'at fault' claims under your parent's policy in the past 12 months and
- both your policy and your parent's policy cover a car, 4WD, utility or van up to 2 tonnes carrying capacity which was manufactured after 1975.

Upon application for comprehensive motor vehicle insurance with us, you must be able to tell us your parent's GIO Comprehensive Motor Vehicle Insurance policy number so that we can verify your parent's policy meets the Family Discount eligibility criteria. If you do not do this, you will not be eligible for the Family Discount.

The Family Discount is not available for certain vehicle types.

The Family Discount will be removed from the policy at renewal if you:

- make a claim that would normally reduce a No Claim Discount during the period of insurance or
- become eligible for a maximum No Claim Discount/Rating.

If you have the Family Discount, you are not eligible for:

- Maximum No Claim Discount/Rating Protection For Life
- protection of your No Claim Discount/Rating option (see page 18 for details) or
- additional discounts as a result of your rating or claims history.

Additional features explained

Depending on your type of cover, you get these extra features if we accept your claim. (These features do not apply to caravans and trailers. For features that do apply to caravans and trailers see page 20.)

Feature	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage
<p>new vehicle after total loss If you are the first registered owner of a car, 4WD, motor cycle, utility or van up to 2 tonnes carrying capacity, you can choose to accept a new replacement vehicle of the same make, model and series if:</p> <ul style="list-style-type: none"> • your vehicle is a total loss because of an event that occurred within 2 years of the date your vehicle was first registered and • a vehicle of the same make, model and series is available within Australia and • anyone who provided finance for your vehicle agrees. <p>We will also pay all on-road costs and your insurance policy will continue to its expiry date if we agree to continue to insure you.</p>	✓	✗	✗
<p>personal property We will cover reasonable costs of up to \$150 an item to a total of \$500 if your personal property is not covered by any other insurance and is damaged or stolen as a result of your vehicle:</p> <ul style="list-style-type: none"> • being damaged in an event and we pay your claim for that damage or • being stolen. 	✓	✗	✗

✓ Covered ✗ Not covered

Additional features explained (cont.)

Feature	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage
<p>hire car after theft</p> <p>We will arrange and pay for a 'small' category hire car for up to 14 days if your car, 4WD, utility or van up to 2 tonnes carrying capacity which was manufactured after 1975 is stolen and either not found or is found but is not driveable.</p> <p>This cover stops if:</p> <ul style="list-style-type: none"> • your vehicle is returned undamaged or • we repair your vehicle and return it to you or • we settle your claim. <p>You can choose to upgrade the hire car category if the hire car company agrees and you pay any extra costs.</p> <p>You are responsible for all running costs and extras of the hire car, including paying a deposit and any upgrade costs. If you withdraw your claim or we refuse to accept it, you might have to refund to us any of our costs for the hire car.</p> <p>Once this cover stops, you are responsible for the hire car costs.</p>	✓	✓	✗
<p>emergency repairs, travel and accommodation</p> <p>We will pay reasonable costs:</p> <ul style="list-style-type: none"> • up to \$500 if you need emergency repairs so you can get your vehicle to your destination, a Recommended Repairer or another repairer after an event • up to \$500 for your emergency travel and overnight accommodation if the event was more than 100 km from your home and the vehicle is unroadworthy or unsafe to drive. <p>You must produce receipts for all costs if we ask for them.</p> <p>You can authorise reasonable costs for emergency repairs, travel and accommodation up to \$500 on our behalf.</p>	✓	fire and theft only	✗

Additional features explained (cont.)

Feature	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage
<p>locks and keys If your vehicle keys are stolen we will pay the cost of replacing the keys and/or recoding your vehicle's locks. The most we will pay is \$1000 after you pay your excess.</p>	✓	fire and theft only	✗
<p>two-wheel trailer cover When a two-wheel trailer is attached to your vehicle, we will provide comprehensive cover on your trailer up to a limit of \$1000. You can get more extensive cover for your trailer. (See page 20 for details.)</p>	✓	✗	✗
<p>damage by uninsured drivers if you have Comprehensive Cover We will pay for loss of or damage to your vehicle in an event caused by a collision with another vehicle driven by an uninsured driver. A driver is an uninsured driver if neither the driver or vehicle owner has motor vehicle insurance or they have insurance but it does not cover damage to your vehicle at the time of the event.</p>	✓	✗	✗

✓ Covered ✗ Not covered

Additional features explained (cont.)

Feature	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage
<p>damage by uninsured drivers if you do not have Comprehensive Cover</p> <p>We pay up to \$5,000 for loss of or damage to your vehicle in an event caused by a collision with another vehicle driven by an uninsured driver. A driver is an uninsured driver if neither the driver nor vehicle owner has motor vehicle insurance or they have insurance but it does not cover damage to your vehicle at the time of the event.</p> <p>This cover is for the cost of repairs or the market value of your vehicle (whichever is less).</p> <p>We only pay if:</p> <ul style="list-style-type: none"> • you show the event was the fault of the uninsured driver and we agree • you can give us : <ul style="list-style-type: none"> • the registration details of the other vehicle and • the name and address of the other driver. <p>If your vehicle is a total loss, you will be covered for its market value up to \$5,000.</p>	X	✓	✓
<p>towing and storage costs</p> <p>After an event, we will pay reasonable costs for:</p> <ul style="list-style-type: none"> • towing your vehicle to our nearest Assessing Centre, a Recommended Repairer or another repairer agreed to by us, if your vehicle is unroadworthy or unsafe to drive • storing your vehicle, if these costs are for storage after you have lodged your claim. We will not pay storage costs for any period after your claim is settled. <p>You can authorise reasonable costs for towing and storage on our behalf.</p>	✓	fire and theft only	X

✓ Covered X Not covered

Additional features explained (cont.)

Feature	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage
<p>third party property damage for caravans and trailers</p> <p>You are covered for the amounts you must legally pay another person to compensate for loss of or damage to their property as a result of:</p> <ul style="list-style-type: none"> • the actions of your caravan or trailer while it is being towed by your vehicle • your caravan or trailer running out of control after separating from your vehicle while your vehicle is moving or • another vehicle colliding with or trying to avoid colliding with: <ul style="list-style-type: none"> • property falling from your caravan or trailer while it is being towed by your vehicle or • property being loaded or unloaded from your caravan or trailer attached to your vehicle. <p>We do not cover damage to the actual property that falls or is being loaded or unloaded from your caravan or trailer.</p>	✓	✓	✓
<p>substitute vehicle</p> <p>If your vehicle can't be driven, we will cover you for third party property damage when you use another vehicle, if you have the legal use of this vehicle and it does not belong to you. It does not cover any damage to the substitute vehicle. This cover is for 14 days from the day your vehicle was not driveable.</p>	✓	✓	✓

✓ Covered ✗ Not covered

Additional features explained (cont.)

Feature	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage
<p>personal injury to other people You are covered for the amounts you must legally pay for damages for personal injury or death of another person if your legal liability would be covered by Compulsory Third Party insurance issued in your State or Territory of residence if you were able to obtain such cover for your vehicle. This only applies when you cannot obtain that cover or similar cover because your vehicle is of a type which cannot be insured under any compulsory insurance scheme. We will only pay amounts you must pay which are not covered by Medicare, workers compensation or another government scheme or arrangement, or private medical insurance. Our cover is limited to \$10 million which includes legal and other costs of defending the claim.</p>	✓	✓	✓
<p>driver fatality We will pay \$5,000 to the estate of a person who died from injuries caused by an event if:</p> <ul style="list-style-type: none"> • the event occurred while the person was driving your vehicle and • death occurs within 12 months of the event. 	✓	fire and theft only	✗

✓ Covered ✗ Not covered

Optional covers explained

Any options you choose and we agree to give you will be shown on your Certificate of Insurance. Depending on your policy options, your premium might increase or decrease.

The following 4 options are available if you have comprehensive cover for a car, 4WD, utility or van, up to 2 tonnes carrying capacity which was manufactured after 1975. They might also be available for some other vehicle types. Please ask us for details.

Hire car after an event.

We will arrange and pay the reasonable costs for a 'small' category hire car for up to 14 days if your vehicle is damaged by an event or not found after being stolen. This cover stops before 14 days if:

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

You can choose to upgrade the hire car category if the hire car company agrees and you pay any extra costs. You are responsible for all running costs and extras of the hire car, including paying a deposit and any upgrade costs. If you withdraw your claim or we refuse to accept it, you might have to refund to us any of our costs for the hire car. Once this cover stops, you are responsible for the hire car costs.

If you have this option and your vehicle is stolen, you can use the cover provided by the 'hire car after theft' feature on page 13 and then use the cover under this option to give you a longer period of car hire.

Protection of your No Claim Discount/Rating (NCD).

By choosing to pay an extra premium you can protect your No Claim Discount/Rating in the period of insurance against either one claim or all claims. The amount of extra premium will change depending on the level of protection you choose.

If you choose and pay for this option it will be shown on your Certificate of Insurance.

We have the right to alter the terms of cover for Protection of your No Claim Discount/Rating including excess, premiums and acceptance of cover according to our underwriting rules.

Windscreen and window glass damage only cover.

If only the windscreen or window glass in your vehicle is damaged as the result of an event, you will not have to pay any excess for that claim, even if an excess would otherwise apply. This cover is limited to one claim in an insurance period.

We can choose to:

- replace the damaged windscreen or window glass, with glass which might be different from the original but will meet Australian Design Rules or
- repair the windscreen or window glass to meet Australian Design Rules.

Optional covers explained (cont.)

Named driver.

You will get a premium discount but claims for accidental loss or damage (to your vehicle or to other people's property) will only be covered if the person driving or in charge of your vehicle was, at the time of the event:

- a listed driver or
- not at fault (and we agree) or
- using your vehicle to seek medical treatment and you can show us evidence of this or
- a commercial operator you pay for repairing, servicing or testing your vehicle or
- working for payment as a car park or car wash attendant or a valet.

If you have comprehensive cover for a vehicle manufactured before 1976, you can choose the following option.

Salvage option.

If your vehicle is a total loss as the result of an event, you can keep your damaged vehicle and still be paid the claim in full.

Caravan and Trailer Cover

The cover we offer for a caravan or trailer is Comprehensive Cover. You are covered for loss of or damage to your caravan or trailer caused by an event in the period of insurance. It includes loss or damage to your caravan or trailer caused by another party, whether they are insured or not. It also includes the cover provided by our Third Party Property Damage Cover. (See page 9 for details.)

If your towing vehicle has Comprehensive Cover, you get the standard \$1000 cover for a two-wheel trailer while it is attached to your vehicle. (See page 14 for details.) For more extensive cover on your trailer, you can choose our 'Caravan and Trailer Cover'.

Legal liability for unregistered on-site caravans

You are covered for the amounts you must legally pay for damages for personal injury or death of another person, or for loss of or damage to another person's property, caused by your use or occupation of your unregistered on-site caravan. Our cover is limited to:

- \$10 million for personal injury or death, but we will only pay amounts you must pay which are not covered by Medicare, workers compensation or another government scheme or arrangement, or private medical insurance
- \$20 million for loss of or damage to property.

These amounts include legal and other costs we agreed to pay at the time you made a claim. It is the most we will pay under any cover even if there are several claims against you relating to the event.

Legal liability for caravans and trailers (except unregistered on-site caravans)

You are covered for the amounts you must legally pay for damages for personal injury or death of another person if your legal liability would be covered by Compulsory Third Party insurance issued in your State or Territory of residence if you were able to obtain such cover for your trailer or caravan. This only applies when you cannot obtain that cover or similar cover because your trailer or caravan is of a type which cannot be insured under any compulsory insurance scheme.

We will only pay amounts you must pay which are not covered by Medicare, workers compensation or another government scheme or arrangement, or private medical insurance. Our cover is limited to \$10 million which includes legal and other costs of defending the claim. This amount includes legal and other costs we agreed to pay at the time you made a claim. It is the most we will pay under any cover, even if there are several claims against you relating to the event.

You are covered for loss of or damage to other people's property under Third Party Property Damage Cover. (See page 9 for details.)

Caravan and Trailer Cover (cont.)

'Caravan and Trailer Cover' does not cover you for legal liability related to:

- you ignoring or breaking laws about firearms
- you ignoring or breaking laws about keeping dangerous or restricted breeds of dogs
- organised sporting activities, including club activities
- asbestos
- building or renovating your caravan or annexe
- lopping or cutting down trees
- supply or use of alcohol or drugs
- transmission of any disease or infection
- watercraft, aircraft and vehicles not including your caravan
- your reckless, malicious, criminal or illegal actions.

Additional features for caravans and trailers explained

If you have Comprehensive Cover on your caravan or trailer, you get these extra features if we accept your claim.

Emergency repairs, travel and accommodation for caravans and trailers (except unregistered on-site caravans)

We will pay reasonable costs:

- up to \$500 if you need emergency repairs done so you can get your caravan or trailer to your destination or a repairer after an event
- up to \$500 for emergency travel and overnight accommodation if the event was more than 100 km from your home and the caravan or camper trailer is unroadworthy or cannot be towed safely.

You must produce receipts for all costs if we ask for them.

You can authorise reasonable costs for emergency repairs to your caravan or trailer and emergency travel and accommodation up to \$500 on our behalf.

Emergency accommodation for unregistered on-site caravans

We will pay reasonable costs up to \$500 for temporary accommodation if your unregistered on-site caravan is damaged by an event, providing that the unregistered on-site caravan is your only home and you can't live in it as a result of the event.

You must produce receipts for all costs if we ask for them.

You can authorise reasonable costs for emergency accommodation up to \$500 on our behalf.

Caravan and Trailer Cover (cont.)

Transportation and storage costs

After an event we will pay reasonable costs for:

- moving your caravan or trailer to the repairer we nominate or agree to, if it is unsafe, unroadworthy or not able to be towed
- storing your caravan or trailer if these costs are for storage after you have lodged your claim.

You can authorise reasonable costs for towing or storage of your caravan or trailer on our behalf.

We will not pay storage costs for any period after your claim is settled.

\$500 contents cover

You have automatic contents cover up to \$500 for loss of or damage to your contents in your caravan, annexe or garden shed caused by an event. We do not cover loss or damage:

- as a result of theft, attempted theft or malicious damage, unless there has been forcible or violent entry to your locked caravan, its fully enclosed annexe or garden shed
- to contents in an annexe or garden shed as a result of wind, flood or storm or
- if items are misplaced or accidentally broken, unless the breakage occurs in an event which damages your caravan and we cover this damage.

Your level of cover can be increased to more than \$500. (See page 23.)

Legal liability

Your cover depends on the type of caravan or trailer you have insured. (See page 20 for details.)

Caravan and Trailer Cover (cont.)

Optional covers for caravans explained

Any options you choose and pay for will be shown on your Certificate of Insurance.

Annexe cover

Your annexe is automatically covered, as part of the sum insured for your caravan, when it is locked in your caravan and not being used. With this option, your annexe is covered for loss or damage caused by an event while it is being used. The amount of cover is shown on your Certificate of Insurance.

Increased contents cover

You have an automatic cover up to \$500. (See page 22 for details.) With this option you can increase your contents cover. The amount you choose will be shown on your Certificate of Insurance and will include the automatic \$500 cover.

We cover you for loss of or damage to your contents in your caravan, annexe or garden shed (located on the site of the insured unregistered on-site caravan) caused by an event except for loss or damage:

- as a result of theft, attempted theft or malicious damage unless there has been forcible or violent entry to your locked caravan, its fully enclosed annexe or garden shed or
- to contents in an annexe or garden shed as a result of wind, flood or storm or
- if items are misplaced or accidentally broken unless the breakage occurs in an event which damages your caravan and we cover this damage.

We will pay up to your sum insured or a maximum of \$1,000 in total (whichever is less) if any of the following contents are damaged or stolen as a result of an event:

- jewellery or watches
- articles of gold, silver or precious metal
- a picture, a work of art
- photographic equipment
- television, compact disc player, DVD player, video player
- CDs, DVDs, records, tapes, game cartridges and any discs
- computer equipment including software.

The \$1,000 limit applies unless the items are listed on your Certificate of Insurance with a sum insured.

Making a claim

What you must do if there is an event that could lead to a claim

- Contact our Claims Call Centre as soon as possible on 13 14 46 - we're available 24 hours a day. Our staff will advise you whether to bring your vehicle to one of our Assessing Centres and can help with any other arrangements necessary to get you back on the road as quickly as possible.
- Do everything reasonable to limit and prevent further loss or damage.
- If someone has stolen, attempted to steal or maliciously damaged your vehicle, call the police immediately. You must produce details of the name of the police officer and station where you made the report if we ask for them.
- If your vehicle is involved in an event, get the full names, addresses and phone numbers of all drivers, passengers and witnesses involved. You will also need the vehicle registration numbers and insurance details of all drivers involved.
- Give us any information and help we need to handle the claim.
- If you get demands, a notice of prosecution, details of an inquest or similar communications from other parties involved in the event, you must tell us immediately. If you delay in telling us, we may not cover any legal or other costs that result.
- Tell us your entitlement to Input Tax Credits (ITCs) for your insurance premium if you are registered or should be registered for goods and services tax (GST) purposes. If information you give us is incorrect, we will not cover you for any resulting fines, penalties or tax charges.

What you must not do

- Admit to anyone else involved in the event that it was your fault.
- Negotiate or promise anyone payment or authorise any repairs, except emergency repairs to your vehicle (see pages 13 and 21 for details) or dispose of any damaged property unless we have agreed.
- Accept any payment (including excess payments) from anyone unless we agree first.

What you must agree to if you claim

- You must provide proof of ownership of any lost or damaged property. Proof could include your vehicle log books, receipts, valuations or warranties.
- You must let us inspect and move your vehicle as necessary before repairs begin (unless emergency repairs are needed). (See pages 13 and 21 for details.)
- If we decide to defend you, settle any claim against you, represent you or try to recover money from the person who caused the loss or damage, you must give us all the help we need, including help after your claim has been settled.
- Give us any information and help we need to handle the claim. This can include agreeing to be interviewed and providing relevant documents we ask for.

Repairs

If we accept your claim and decide your vehicle can be repaired, we will arrange the repairs with a repairer acceptable to us. If possible, we will offer you a choice of our Recommended Repairers. If we consider it is not reasonably possible to offer a choice, we will nominate a specific repairer.

If we accept your claim and decide your vehicle can be repaired, you can choose another repairer but we might not authorise your repairs.

If we authorise repairs we will:

- repair your vehicle to its condition immediately before the event (this might not apply to windscreen repairs or replacement)
- use only manufacturer's approved parts for your vehicle if it is under warranty, but not when the vehicle has an extended warranty or for windscreen replacement.
- use new parts or parts which are consistent with the age or condition of your vehicle
- guarantee the quality of materials and workmanship for the life of the vehicle. (See Lifetime guarantee on page 26.)

If we do not authorise repairs our Lifetime guarantee will not apply (see page 26 for details).

We will pay the amount we assess to be reasonable by considering:

- your repairer's quote with any adjustment or reduction recommended by an experienced motor vehicle assessor we appoint or
- a quote from a repairer we choose.

For windscreen repairs or replacement, we will choose to:

- replace damaged windscreen or window glass, with glass which might be different from the original but will meet Australian Design Rules or
- repair the windscreen or window glass to meet Australian Design Rules.

In all cases we will only pay the market value of damaged parts we consider to be obsolete.

We are not responsible for costs which occur because of delays in delivery of parts. If a part is not available in Australia, we will pay the cost of surface freight from the nearest reasonable source of supply.

You are responsible for the cost of any air-conditioning refit, re-gas or modification required by law.

You might have to contribute to the cost of repairing tyres, engines, accessories, paintwork, bodywork, radiators, batteries, interior trims or caravan annexes affected by wear and tear or rust and corrosion. We will determine how much you pay depending on how worn these items were when the damage happened.

You might have to contribute to the cost of repairing any pre-existing damage on the vehicle. We will decide how much you pay, depending on the damage incurred and the extent of the pre-existing damage.

Lifetime guarantee

For no extra cost, we will guarantee the quality of the materials and workmanship in repairs we authorise for the life of your vehicle, even if you no longer own it. This means that we will fix any problems that might arise from faulty materials or workmanship.

When your vehicle is a total loss

If we accept your claim and decide your vehicle is a total loss or your vehicle is not found after being stolen, the amount we pay you depends on the market value or amount shown as the sum insured on your Certificate of Insurance.

If you replace your vehicle with one of a similar type, you have 14 days to tell us of the change. (See page 7 for details.) If, in that 14 days and before you tell us, your replacement vehicle becomes a total loss, the amount we pay you will be the price you paid for the replacement vehicle or its market value. We will decide which applies.

Once we settle the claim your cover then stops.

Any excess or unpaid premium you must pay will be deducted from the amount we pay. Any premium for the unexpired period of insurance is not refunded.

If you are paying your premium by instalments and we decide your vehicle is a total loss, all instalments not paid for the full period of insurance are payable immediately. We can deduct this amount from your claim.

If you cancelled your policy and get a refund before you made a claim, we can deduct the amount of the premium refund from the amount we pay you for the total loss.

Your vehicle, including any unexpired premium, registration and Compulsory Third Party insurance, becomes our property when we pay you for the total loss (where this is allowed by law).

We might require your written consent to help us collect any unexpired registration and Compulsory Third Party insurance.

If another party (e.g. a bank) is shown on your Certificate of Insurance and your vehicle is a total loss, we can pay them (instead of you) what you owe them up to the amount you are entitled to under the policy.

If another party has a financial interest in your vehicle, and is not shown on your Certificate of Insurance, we may pay them where required by law to do so. If this amount is less than the full amount payable under the policy, we pay you the balance.

If you make a claim and another party is entitled to the salvage of your vehicle, we will pay you or them the sum insured shown on your Certificate of Insurance, less our estimate of the salvage value, less any excess and unpaid premium.

Excess

Excess is the amount you might have to pay for each incident causing loss or damage that results in a claim. The amount and types of excess are shown on your Certificate of Insurance. Depending on the circumstances, you might have to pay more than one type of excess when you claim. You must pay the excess in full (if we ask for it) before we pay any claim.

We will decide if you pay the excess to us (when we ask for it) or to the repairer when you pick up your vehicle after it has been repaired.

We can also choose to deduct the excess:

- from the amount we pay you or
- from the amounts we must legally pay another person to compensate for loss of or damage to their property.

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

There are different kinds of excess:

- **Basic excess** where you can choose how much excess you pay. The amount you choose will affect your premium. (A minimum excess applies in some circumstances.)
- **Insurance/driving record/vehicle excess** which could be imposed because of your insurance history, driving history, vehicle or for other reasons. (We will tell you if a fixed excess applies to your policy before we agree to insure you.)
- **Age/inexperienced driver excess** applies if a driver under 25 or an inexperienced driver was in charge of your vehicle at the time of an event. If we ask you to list the people who will drive your vehicle, their details will be shown on your Certificate of Insurance. This excess will be higher if the driver (except for learner drivers) in charge of the vehicle at the time of the event was not shown on your Certificate of Insurance. The age/inexperienced driver excesses will not apply to glass, damage while parked, fire, malicious damage, theft or storm claims.

You don't pay any excess if:

- you have a claim involving another vehicle, and we decide the driver of your vehicle was not at fault, and you can give us:
 - the registration details of the other vehicle and
 - the name and address of the other driver or
- you have a claim not involving another vehicle, and we agree the driver of your vehicle was not at fault, and you can give us the name and address of the person responsible for the loss or damage.

We request that you provide the day time contact telephone number or mobile phone number of the other driver or person responsible in order to assist us.

When we will and will not pay a claim

The amount we pay depends on the type of cover and sum insured shown on your Certificate of Insurance.

When we will pay a claim

We will pay a claim if, in the period of insurance:

- you suffer loss or damage or are legally liable for loss or damage covered by your policy and
- none of the following exclusions, or other exclusions appearing in this policy, applies to your claim.

When we will not pay a claim

Alcohol/drugs/breaking the law

We will not pay a claim if, at the time of an event, your vehicle was:

- being used for unlawful purposes
- carrying a load not secured according to law or carrying a load over the legal limits
- carrying more passengers than the vehicle was designed for, or than the driver is permitted to carry by law
- being used to move substances that pollute or contaminate, or dangerous goods unless this was done according to relevant laws.

We will not pay a claim for an event occurring when your vehicle is being driven by, or is in the charge of, anyone who:

- was under the influence of, or had their judgement affected by any alcohol, drug or medication
- had more than the legal limit of alcohol in their breath or blood, as shown by analysis
- refused to take a legal test for alcohol, drugs or medication or
- was not licensed, not correctly licensed or not complying with conditions of their licence.

However, we will pay a claim where each of the people shown as the insured on the Certificate of Insurance:

- was not the driver or person in charge of the vehicle at the time of the event and
- can satisfy us that they did not know and could not have reasonably known of any of the above circumstances.

If we pay a claim we can recover those costs from the person who was driving or in charge of your vehicle.

When we will and will not pay a claim (cont.)

Condition of your vehicle

You are not covered under this policy:

- for any structural, mechanical, electrical or electronic failure or breakdown
- for any wear, tear, rust, corrosion or depreciation
- if at the time of the event, your vehicle was damaged, unsafe or unroadworthy.

Driving a damaged vehicle

You are not covered under this policy for any further loss or damage caused by operating your vehicle after it was damaged in an event, unless we are satisfied that you could not reasonably have known that further damage was occurring.

Financial loss

You are not covered under this policy:

- for financial loss occurring because you cannot use your vehicle
- for financial loss because your vehicle's value was less after being repaired.

Hire fare reward

You are not covered under this policy if at the time of an event your vehicle was carrying passengers for payment or reward unless it was a car pool or child care arrangement.

Liability by agreement

You are not covered under this policy for legal liability which occurs because you, or someone you authorised to drive or be in charge of your vehicle, agreed to accept liability (except to the extent that liability would have existed even without that agreement).

Location

You are not covered under this policy for an event that occurs outside Australia.

Loss, damage or legal liability less than your excess

You are not covered under this policy if we decide that the amount we would pay is less than the excess' you have to pay (or would have paid if we waived the excess because you didn't cause or contribute to the event).

Modifications we have not agreed to

You are not covered under this policy if your vehicle is modified from the original manufacturer's specifications for that make, model and series, unless you have told us about these modifications and we have agreed in writing to cover you.

When we will and will not pay a claim (cont.)

Motor sport and similar activities

You are not covered under this policy if at the time of an event your vehicle was:

- being used in, or being tested in preparation for, a race, contest, trial, test, hill climb or any motor sport or
- being used on a competition race track, competition circuit, competition course or competition arena unless your vehicle was being used for a driver education course and we have agreed to cover you.

Not complying with this policy

You are not covered under this policy when your vehicle is being driven by, or is in the charge of someone, including you, who:

- does something or neglects to do something that is not in accordance with this policy, or
- does not give us information or assistance that we ask for.

Nuclear or other contamination

You are not covered under this policy:

- for loss, damage or legal liability caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these occurrences
- for loss, damage or legal liability caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these occurrences
- for legal liability as a result of discharge or escape of contaminants, pollutants or other dangerous goods from your vehicle unless they are substances you are legally allowed to carry.

Property that belongs to you

You are not covered under this policy for legal liability for property you own or are responsible for, or which belongs to someone who normally lives with you.

Recovery

You are not covered under this policy:

- if your vehicle is legally taken or confiscated
- for theft by anyone who has hired or leased your vehicle or who has legally taken it as security for a debt.

Replacement of non damaged parts

You are not covered under this policy for replacement of a whole set, when the loss or damage occurred to only part of that set (such as mag wheels).

When we will and will not pay a claim (cont.)

Tyres

You are not covered under this policy for damage to tyres caused by braking, punctures, cuts or bursting.

You and people that live with you

You are not covered under this policy for legal liability where you cause your own death or bodily injury, or if you injure or cause the death of someone who normally lives with you.

War, revolution

You are not covered under this policy for loss, damage or legal liability caused by revolution, war, (whether war is declared or not) or acts of a foreign enemy, military coup or any looting or rioting following these occurrences.

Caravan and trailer cover

In addition to 'When we will not pay a claim' (see pages 28 to 31), you are not covered under this policy:

- for the cost to repair or replace burnt out electric motors or wiring of appliances in your caravan or trailer
- for the cost to replace any undamaged parts, components or panels of your caravan or trailer
- for consequential loss caused by food or beverage spoilage in your caravan or trailer
- for damage caused by animals, insects, birds or vermin (such as termites, rats, rabbits and mice) pecking, biting, chewing or scratching your caravan or trailer or the contents of the caravan or trailer
- if your caravan or trailer was being used for business or carrying goods for trade purposes
- for action by the sea, high water, tsunami or tidal wave or flood to an unregistered on-site caravan, its annexe, garden shed and contents
- if your unregistered on-site caravan is unoccupied for 60 consecutive days. (If you want cover over 60 days, you need to ask us for an extension of time and we must agree in writing. We might charge an extra amount or impose special terms.)

GST and Input Tax Credits

We are liable to pay you the net cost of your claim. When we calculate a payment to you for your claim, we can reduce it by any Input Tax Credits you are, or would be, entitled to receive, as these input tax credits reduce your net cost for:

- repairs
- a replacement vehicle or
- other benefits of this policy.

Important terms explained

Term	Meaning and explanation
accessories and modifications	Alterations or additions that change the performance, appearance, security or value of the vehicle. This includes the body, wheels, tyres, rims, engine, exhaust, extraction system, transmission, paintwork, suspension, instruments, sound system or interior.
agreed value	The amount we agree to insure your vehicle for. This can change when you renew your policy. Your Certificate of Insurance will show this amount. As the agreed value is the maximum amount that we will pay for your vehicle in the event of a claim, it is important that the agreed value accurately reflects the value of your vehicle.
authorised repairs	Where we have an agreement with a repairer to conduct the repairs to your vehicle.
caravan and trailer	Caravan, camper trailer and trailer described on your Certificate of Insurance and its fixtures and fittings. This includes: <ul style="list-style-type: none"> • annexes which are not in use and are locked in your caravan or camper trailer • retractable awnings permanently attached to your caravan or camper trailer • tropical and free standing roofs and garden sheds located on the site of the insured unregistered on-site caravan.
Certificate of Insurance	The latest Certificate of Insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.
contents in your caravan, annexe or garden shed	Contents you own in your caravan, annexe or garden shed (located on the site of the insured unregistered on-site caravan) that are not fixtures or fittings and are described on your Certificate of Insurance. Contents do not include: <ul style="list-style-type: none"> • food or beverages • money, negotiable documents, cheques, credit cards, financial transaction cards, stamps, title deeds, passports, uncut gems or stones • any collections or memorabilia • mobile phones • information stored electronically or any other way • animals or plants • musical instruments • items used for business purposes • motor vehicles, bikes and scooters (motorised or not), hang gliders, aircraft, aerial devices and their equipment • watercraft, including surfboards, surf or water skis, sailboards and accessories.

Important terms explained (cont.)

Term	Meaning and explanation
Duty of Disclosure	<p>You have a Duty of Disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.</p> <p>It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.</p> <p>The information you tell us can affect:</p> <ul style="list-style-type: none"> • the amount of your premium • if we will insure you • if special conditions will apply to your policy. <p>You do not need to tell us of anything which:</p> <ul style="list-style-type: none"> • reduces the chances of you making a claim or • we should know about because of the business we are in or • we tell you we do not want to know. <p>If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved, we can treat the policy as if it had never existed.</p>
event	<p>Event means accidental loss or damage, fire, theft or attempted theft, malicious damage or storm damage. Events must:</p> <ul style="list-style-type: none"> • happen in the period of insurance and • be unforeseen and unintended by you. <p>The type of cover you have determines which events are covered.</p>
excess	<p>Excess is the amount you might have to pay if you claim. The amount and types of excess are shown on your Certificate of Insurance. Depending on the circumstances, you might have to pay more than one type of excess when you claim. You must pay the excess in full.</p>
first registered owner	<p>First registered owner or a person who bought an 'ex-demonstrator' vehicle from a licensed motor dealer who was the first registered owner of the vehicle.</p>
inexperienced driver	<p>An inexperienced driver is a person who is 25 years or over and has not held a driver's licence for at least the past 2 consecutive years. For motorcycles, the rider is the driver.</p>
legal liability	<p>The amount you must legally pay another person to compensate for loss of or damage to their property if the loss or damage is caused by your vehicle as a result of an event in the period of insurance.</p>
listed driver	<p>The person or people shown on your Certificate of Insurance as Listed Drivers.</p>

Important terms explained (cont.)

Term	Meaning and explanation
market value	The amount we calculate the market would pay for your vehicle, including only the accessories or modifications we have agreed to insure. It takes into account the age, make, model, kilometres travelled and condition of your vehicle immediately before the event. We might use recognised industry publications to calculate the amount.
period of insurance	The time you are covered by insurance. It is shown on your Certificate of Insurance.
personal property	Items in your vehicle (not including a caravan or trailer) at the time of the event. It does not include cash, tools (except those supplied as standard by the vehicle manufacturer or similar replacements) or items used for your business.
policy	Your insurance contract. It consists of this PDS, your application for insurance and your latest Certificate of Insurance.
premium	The amount you pay us for insurance. You also pay stamp duty, GST, any additional government charges and Fire Services Levy (FSL) if applicable.
Product Disclosure Statement (PDS)	PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your Certificate of Insurance. If there are changes to your PDS, we will send you a Supplementary PDS.
Recommended Repairer	A repairer who has been appointed by us as a Recommended Repairer because we have assessed the repairer as capable of meeting our strict standards of quality workmanship, timeliness, efficiency and cost effectiveness. Repairs carried out by a Recommended Repairer carry a Lifetime guarantee on materials and workmanship (see page 26 for details).
site	The licensed caravan park, residential property or other place we have agreed to, that is shown on your Certificate of Insurance and where your on-site unregistered caravan and annexe is kept.
sum insured	The maximum amount we will pay if your vehicle is lost or damaged in an event. It includes the value of any accessories or modifications we have agreed to insure as part of your vehicle and is shown on your Certificate of Insurance.
Supplementary PDS	A document that updates or adds to the information in the PDS.
total loss	When we decide that your vehicle is uneconomical, impractical or unsafe to repair.

Important terms explained (cont.)

Term	Meaning and explanation
vehicle	<p>The vehicle described on your Certificate of Insurance, including motorcycles, caravans and trailers.</p> <p>For vehicles this also includes the following accessories if they are in or on your vehicle: baby capsule/car seats - bicycle carriers - bonnet protector - cargo barrier - cruise control - dash mats - decorative wheel trims - fire extinguisher - floor mats - headlamp guards mud flaps - panel/rust protection - pinstriping - paint protection - protective mouldings - rear louvre sunshade - commercial or vehicle-related signage (up to \$300) - registration plate covers - seat covers - side steps for a 4WD - spare wheel cover - standard sound systems (fitted as standard by manufacturer) - steering locks - tools supplied as standard by the vehicle manufacturer or similar replacements - tow bars - weather shield - window tinting.</p> <p>For motorcycles this also includes: motor cycle helmets, gloves, or associated riding clothes up to a maximum of \$500 in total (if we pay a claim covering your motor cycle).</p> <p>For caravans and trailers this also includes these fixtures and fittings: stoves and ovens - electrical or gas appliances - air conditioners - furniture - fly screens - curtains and their fittings - water tanks and pumps - generator plant and bottled gas cylinders.</p> <p>Other vehicle accessories or modifications are only included if we have agreed to insure them as part of your vehicle and they are shown on your Certificate of Insurance.</p>
vehicle use	<p>Use can be:</p> <ul style="list-style-type: none"> • private - if not used in connection with earning an income, or if the only such use is driving to and from work and/or occasional use in connection with work • goods carrying/trade - if used in connection with a recognised trade • business - if used in connection with an occupation or business in a way not listed above.
we, us, our	<p>See back cover</p>
you, your	<p>The person or people shown as the insured on your Certificate of Insurance. It includes your partner or family members who normally live with you that you authorise to drive your vehicle.</p>

Information about the cost of the insurance

The amount you pay for insurance depends on the type of cover and options you choose (see pages 9, 18 and 23 for details), the type of vehicle and its location, the drivers of your vehicle (including their age, driving and insurance record) and any discounts for which you qualify.

If you choose to Pay by the Month, we charge a fee (see the 'Other costs, fees & charges' table on page 37) and your premium might be higher than it would have been had you chosen to pay annually. If you later decide to change from paying by the month to paying annually, your premium may be higher than it would have been had you not previously chosen to pay by the month.

We offer a number of options (see pages 18 and 19 for details) which may either increase or decrease your premium. If you decide to remove any option from your policy, your premium might be higher than if the option had not been included in your cover.

Please contact us (see back cover for details) to get a quote based on the cover you want. If you decide to buy insurance from us, the amount payable shown on your Certificate of Insurance will include any discounts, compulsory government charges, GST and Fire Services Levy (FSL) if applicable.

We might advertise special offers and benefits from time to time. If we have a special offer available that is not in this PDS, we can give you a separate terms and conditions brochure about the offer if you ask us. The offers might be short-term and we can withdraw them at any time.

Why the cost of insurance can change

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by many factors including:

- the cost of claims we have paid to other customers
- any changes in government taxes or charges
- the cost of claims we expect to pay in the future
- our expenses of doing business

At renewal, we might decide to pass on all, or part of, any premium increase or decrease.

Other costs, fees and charges explained

The costs, fees and charges that you might have to pay are listed in the table below.

Type of cost, fee or charge	Details
<p>Cancellation fee If you cancel your cover in the period of insurance, we can charge a fee. We will not charge a fee if:</p> <ul style="list-style-type: none"> • you are transferring cover to another motor vehicle policy with us or • you cancel the cover within the cooling off period or • we cancel the cover for any reason. 	<p>The amount of the fee is \$30 (plus relevant government charges) for each vehicle insured. The most we will charge you is \$60 (plus relevant government charges) if you cancel a policy covering more than one vehicle. This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued.</p> <p>For policies paid monthly, there will be no refund issued.</p>
<p>Pay by the month fees</p>	<p>An extra \$5.00 is charged per month and is included in your monthly payment.</p>
<p>Excess</p>	<p>The amount you might have to pay if you make a claim. If you must pay an excess, the amount will be shown on your Certificate of Insurance. Depending on the circumstances, you might have to pay more than one type of excess when you claim. You must pay the excess in full.</p>
<p>Contribution/depreciation</p>	<p>You might have to contribute to the cost of repairing tyres, engines, accessories, paintwork, bodywork, radiators, batteries, interior trims or caravan annexes affected by wear and tear or rust and corrosion. How much you pay depends on how worn these items were when the damage happened.</p>
<p>Refund of payment for hire car</p>	<p>If you withdraw your claim or we refuse to accept it, you might have to refund to us any payments we have already made for the hire of the car.</p>

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice. A copy of the Code can be obtained from the Insurance Council of Australia by:

- visiting www.insurancecouncil.com.au or
- by phoning (02) 9253 5100.

Complaints resolution

If you have a complaint concerning this product or our services, please tell the people who provided your initial service. Or you can:

- phone us on 1800 689 762 (FREE CALL)
- fax us on 1300 767 337
- write to us at Reply Paid 1453 Customer Relations Unit RE058
GPO Box 1453 BRISBANE QLD 4001 or
- email us on customer.relations@suncorp.com.au

We will try to settle your complaint within 1 working day. If we can't, we will tell you within 3 working days that we have received your complaint and will try to settle it within 21 days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can contact the Financial Ombudsman Service. You need to do this within 3 months of receiving our final decision.

You can contact the Financial Ombudsman Service by:

- phoning 1300 78 08 08 for the cost of a local call
- writing to GPO Box 3
Melbourne, Victoria 3001
- faxing (03) 9613 6399 or
- visiting www.fos.org.au

The Financial Ombudsman Service provides a free service and is a total independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Financial Ombudsman Service, please ask us for a brochure.

Insurance Fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the resources of our community. This means it affects everyone. We're encouraging the community to help prevent insurance fraud.

You can help - report any suspected insurance fraud to our hotline on 1300 881 725.



How to contact us

- ▶ Phone us 24 hours a day – every day.
- ▶ For questions or to change your details 13 10 10.
- ▶ For claims 13 14 46.
- ▶ Report any suspected insurance fraud to our hotline on 1300 881 725.
- ▶ Come into one of our branches.
- ▶ Find us on the web at gio.com.au

Who we are

This Motor Vehicle insurance is issued by

GIO General Limited

ABN 22 002 861 583

AFSL No 229873

Level 18, 36 Wickham Terrace

Brisbane QLD 4000



CONSUMER

GIO uses

Greenhouse Friendly™

Envi Matt Carbon Neutral paper

Envi Matt Carbon Neutral paper is an Australian Government certified Greenhouse Friendly™ Product