

# Motor Vehicle Insurance

Product Disclosure Statement

WE COVER DETAILS





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# Introduction

## Welcome to GIO Motor Vehicle Insurance

### **Why is this document important?**

This Product Disclosure Statement (PDS) is an important legal document that contains details of your motor vehicle insurance if you purchase this product from us. Before you decide to buy insurance from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on 13 10 10. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS (SPDS) or replacement PDS.

### **Cooling off period**

After you take out this insurance or renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called 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 or was renewed. We will then refund in full any money you have paid.

### **Who is this product designed for?**

This insurance product is designed for owners of passenger cars (including 4WDs, utilities and vans), motorcycles, caravans and trailers.

### **Your full and correct disclosure of facts**

You must comply with the duty of disclosure (see meaning on page 52) when you apply for this insurance. We will ask you for information about your vehicle, you and the drivers of your vehicle, which is used by us to consider your insurance application and calculate your premium. You must answer our questions honestly and tell us anything you or a reasonable person in the circumstances would include in their answer. Your answers apply to you and anyone else to be covered by the policy.

### **More than one named insured**

If there is more than one named insured on your certificate of insurance we will treat a statement, act, omission, claim or request to alter or cancel your policy made by one as coming from all those named as insured on your certificate of insurance.

### **Special conditions**

We may impose special conditions on your policy that might exclude, restrict or extend cover for a person or particular matter. For example, we may not be able to cover certain drivers because of the type of vehicle that is insured. Any imposed conditions will be listed on your current certificate of insurance. It is important that you read your certificate of insurance carefully.

## Summary of features and benefits

Below is a list of some of the policy features and benefits available depending on the type of cover you choose and the vehicle you are insuring. It is a guide only. For full details of what is covered and not covered and for any limits that apply, please read this PDS.

Feature or benefit	Cars & motorcycles		Cars only	Caravans & trailers
	Comprehensive	Third party property damage	Fire, theft & third party property damage	
Accidental damage to your vehicle	✓	✗	✗	✓
Fire and theft	✓	✗	✓	✓
Storm, hail, flood	✓	✗	✗	✓
Personal property in your vehicle	✓	✗	✓ <sup>1</sup>	✗
Hire car after theft	✓ <sup>2</sup>	✗	✓	✗
Hire car option	✓ <sup>2</sup>	✗	✗	✗
24/7 Australia wide claims service	✓	✓	✓	✓
Lifetime guarantee on authorised repairs	✓	✓	✓	✓
Liability cover for damage to other people's property	✓	✓	✓	✓
Monthly payments	✓	✓	✓	✓
No excess for not at fault claims	✓	✓ <sup>3</sup>	✓	✓
New vehicle after a total loss for cars and motorcycles less than 2 years old	✓	✗	✗	✗
Substitute vehicle	✓	✓	✓	✗

1 Applies to fire and theft claims only

2 Not available for motorcycles

3 Only when claiming for damage to your vehicle by uninsured drivers

## About your premium

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charges and fire services levy that applies.

In addition to your sum insured, we use many factors about you and your vehicle to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

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 other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

In addition to the factors we use to calculate your premium, the discounts you qualify for also affect your premium. Your premium includes any discounts you qualify for and these are applied before adding applicable government charges.

### More details

For further details on how we work out your premium and for information about some of the discounts you may be eligible for, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

## Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate of insurance. You must pay the premium by the due date to be covered by this policy.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the premium and other charges in full, we may reduce the period of insurance so it is in line with the amount you paid.

You can pay your premium in one annual payment or by monthly instalments.

## Paying premiums annually

If you do not pay your premium by the due date, we will give you a written notice of policy cancellation where we are required at law to do so.

If you pay your premium late, we may 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 we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

## Paying premiums monthly

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

- refuse to pay a claim if payment is **14** days (or more) late and
- cancel your policy without notifying you if payment is **1** month (or more) late.

If you pay by the month we charge a fee of **\$5.00** (inclusive of government charges) each month as part of your premium, and this is included in your monthly payment.

## What is the no claim discount (or rating)?

A no claim discount (NCD) (also known as a rating) is a discount off your premium as a reward for your good driving and insurance history. On each renewal, your discount will increase providing you haven't made any claims that affect your NCD. Your NCD will keep increasing until you reach the maximum discount level. If you are eligible your NCD is shown on your certificate of insurance.

### Maximum NCD/Rating 1 for life

A maximum NCD/Rating 1 for life guarantees that while you remain comprehensively insured with us, your NCD will not be reduced, no matter how many claims you make. If you are eligible for this it will be shown on your certificate of insurance. Maximum NCD/Rating 1 for life is only available for cars with comprehensive cover.

We give you a maximum NCD/Rating 1 for life at no extra cost if:

- › you have had no 'at fault' claims in the past **2** years and have held a maximum NCD or rating 1 for at least the past **12** months with your previous insurer or
- › you are **30** years of age or over and we offer you a maximum NCD when you insure your car with us.

We have the right to alter the terms of cover for maximum NCD/Rating 1 for life, including excess, premiums and acceptance of cover according to our underwriting rules.

### Protect your NCD

If you do not qualify for a maximum NCD/Rating 1 for life, you can still protect your NCD (see page 22 for details). The option to protect your NCD is only available for cars with comprehensive cover.

## What is the family discount?

We give you a discount off your comprehensive premium if:

- › you and any listed driver are under 26 years of age and have not had any 'at fault' claims or accidents in the past 5 years and
- › at least one of your parents has a current comprehensive car insurance policy with us on a maximum NCD with no 'at fault' claims in the past 12 months and
- › both your policy and your parent's policy cover a car.

When you apply for insurance with us, you must tell us your parent's policy number with us so we can verify your parent's policy. If you do not provide this, we will not be able to consider your eligibility for the family discount.

The family discount will be removed at renewal if you:

- › make a claim that would normally reduce a NCD during the period of insurance (see page 47) or
- › become eligible for the maximum NCD.

If you have the family discount, you are not eligible for:

- › Maximum NCD/Rating 1 for life
- › NCD protection option (see page 22) or
- › any other additional discounts as a result of your driving or claims history.

### More details

For further details on discounts you may be eligible for, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

# About your cover

## About your vehicle

### What we cover as your vehicle

Your vehicle is described on your certificate of insurance. It will be either a car, motorcycle, caravan or trailer and will include the manufacturer's options that you have told us about and that are shown on your certificate of insurance.

### If your vehicle is a car, it also includes:

The following accessories are covered as part of your car and are included in your sum insured if they are in or on your car:

- › radio, audio and video systems (fitted as standard by manufacturer)
- › GPS navigation systems permanently fixed and wired into your vehicle (fitted as standard by manufacturer)
- › tools (supplied as standard by the manufacturer or similar replacements)
- › decorative wheel rims and tyres
- › window tinting, weather shields, louvres and sunshades
- › side steps, spare wheel cover
- › steering lock, car alarm and immobiliser
- › steering wheel covers, seat covers, dash mats and floor mats
- › cruise control
- › child restraints (eg. baby capsules, car seats, booster seats, lap/sash belts)
- › bull bar, tow bar, roof racks, racks for carrying bicycles, canoes and kayaks
- › roof top cargo carriers and internal cargo barrier
- › registration plate covers
- › bonnet and headlight protectors and protective mouldings, mud flaps
- › paint and rust protection
- › signage (up to \$300) and pin-striping
- › fire extinguisher.



A **car** means: any passenger motor vehicle with a carrying capacity up to 2 tonnes, including 4WDs, utilities and vans.

**If your vehicle is a motorcycle, it also includes:**

motorcycle helmets, gloves, or associated riding clothes up to a maximum of \$500 in total (if we pay a claim covering your motorcycle).

**If your vehicle is a caravan or trailer, it also includes these fixtures and fittings:**

- › annexes which are not in use and 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
- › 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
- › solar panels.

**What are accessories?**

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

You can ask us to cover accessories which are not covered as part of your vehicle (see 'what we cover as your vehicle' on page 8). For example, an after market professionally fitted GPS is not automatically covered as part of your vehicle, but you can ask us to cover it as an accessory.

If we agree to insure accessories which are not automatically covered as part of your vehicle, we will list the accessory on your certificate of insurance. An extra premium and an additional vehicle excess may also apply (see page 39 for details). If an accessory is not covered as part of your vehicle, or is not listed on your certificate of insurance, it is not covered.

## What are vehicle modifications?

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

### Examples of modifications include modified:

- › engines (eg. increased capacity)
- › body shape and body kits
- › performance exhaust systems
- › suspension
- › fuel systems (eg. LPG)
- › wheel rims (eg. mag wheels).

### You must tell us about your modifications

Vehicle modifications are not automatically covered as part of your vehicle and you must tell us about them as this may affect our decision to insure you.

If we agree to insure vehicle modifications as part of your vehicle, we will list the modification on your certificate of insurance. An extra premium and an additional vehicle excess may also apply (see page 39 for details). If a vehicle modification is not listed on your certificate of insurance, it is not covered.

### What we do not cover as your vehicle

- › fuel or lubricants
- › portable GPS navigation devices not permanently wired and fixed into the vehicle (these may be covered by personal property cover, see page 15)
- › anything that is not included in 'what we cover as your vehicle', unless you tell us and we have agreed to insure it as part of your vehicle and it is shown on your certificate of insurance. An extra premium and an additional vehicle excess may apply (see page 39 for details).

### If you do not tell us about your accessories and modifications

If in the event of a claim we find:

- › accessories that are not automatically covered as part of your vehicle or listed on your certificate of insurance or
- › modifications that are not listed on your certificate of insurance,

we can reduce the amount we pay or refuse to pay a claim. We might also cancel your policy.

## Types of cover

Depending on the type of vehicle you are insuring, there are 3 types of cover available:

- › Comprehensive cover
- › Fire, theft & third party property damage cover
- › Third party property damage cover

The cover you choose will be shown on your certificate of insurance.

### Covers available by vehicle type

Vehicle type	Comprehensive	Fire, theft & third party property damage	Third party property damage
Car	Yes	Yes	Yes
Motorcycle	Yes	No	Yes
Caravan & trailer	Yes	No	No

## Comprehensive cover – for cars & motorcycles

This is the highest level of cover available and includes:

- › accidental loss or damage cover
- › third party property damage cover
- › additional features at no extra cost (see pages 15 to 21).

You can also choose from our range of optional covers to tailor your insurance (see pages 22 to 23).

### Accidental loss or damage cover

#### We cover

If your vehicle is a car or motorcycle, we will cover you or anyone you authorise to drive your vehicle for accidental loss or damage to your vehicle caused by an incident in the period of insurance. Examples of incidents covered include:

- › hail
- › storm
- › flood
- › fire
- › theft or attempted theft
- › malicious damage
- › collision
- › impact

#### Limit

The most we pay is the sum insured for your vehicle shown on your certificate of insurance, unless we say otherwise in your policy.

#### We do not cover

- › if you have chosen the named driver option (see page 22) and this is shown on your certificate of insurance, we do not cover loss or damage that occurs if at the time of the incident, the person driving or in charge of your vehicle is not covered under that option
- › see 'what is not covered under any part of your policy' on pages 33 to 36
- › see also what 'we do not cover' in additional features on pages 15 to 21.

### Third party property damage cover

Comprehensive cover includes third party property damage cover (see page 14).

#### More details

For further details about how we pay claims under comprehensive cover, please refer to our Premiums, Excess, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

## Fire, theft & third party property damage cover – for cars only

This cover includes:

- › loss or damage by fire and theft
- › third party property damage
- › additional features at no extra cost (see pages 15 to 21).

### Loss or damage by fire and theft

#### We cover

If your vehicle is a car, we will cover you or anyone you authorise to drive your vehicle for accidental loss or damage to your vehicle caused by any of the following incidents in the period of insurance:

- › fire
- › theft or attempted theft.

#### Limit

The most we pay is the sum insured for your vehicle shown on your certificate of insurance, unless we say otherwise in your policy.

#### We do not cover

- › see 'what is not covered under any part of your policy' on pages 33 to 36
- › see also what 'we do not cover' in additional features on pages 15 to 21.

### Third party property damage

Fire, theft & third party property damage cover includes third party property damage cover (see page 14).

#### More details

For further details about how we pay claims under fire, theft & third party property damage cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

## Third party property damage cover – for cars and motorcycles

This cover includes:

- › legal liability for damage to other people's property
- › additional features at no extra cost (see pages 15 to 21).

### Legal liability for damage to other people's property

#### We cover

We will cover you or anyone you authorise to drive your vehicle for legal liability to pay compensation for damage to another person's property resulting from an incident caused by the use of your vehicle in the period of insurance. The cover also includes:

- › legal liability that is the responsibility of your employer, principal or partner because you were driving your vehicle in connection with your occupation
- › your legal liability for the cost of cleaning up by emergency services after an incident 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.

#### Limit

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

#### We do not cover

- › loss or damage to property carried in or on your vehicle or property that falls from your vehicle
- › if you have chosen the Named driver option (see page 22) with your comprehensive cover and this is shown on your certificate of insurance, we do not cover legal liability for damage to other people's property that occurs if at the time of the incident, the person driving or in charge of your vehicle is not covered under that option.
- › see 'what is not covered under any part of your policy' on pages 33 to 36
- › see also what 'we do not cover' in additional features on pages 15 to 21.

#### More details

For further details about how we pay claims under third party property damage cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

## Additional features

When we accept a claim under your policy for an incident that happens in the period of insurance, you may be entitled to these additional features.

These features apply only to cars and/or motorcycles and can also depend on the level of cover you have chosen as shown in each additional feature.

### 1. New vehicle after a total loss

We cover	We will replace your vehicle after a total loss (for more details see page 45).
When	We decide your vehicle is a total loss and: <ul style="list-style-type: none"><li>› it is possible for us to supply or order a replacement vehicle in Australia within <b>90</b> days of us deciding your vehicle is a total loss and</li><li>› you are the first registered owner and</li><li>› the loss or damage is caused by an incident that occurs less than <b>2</b> years of the date your vehicle was first registered and</li><li>› anyone who financed your vehicle provides us with written consent.</li></ul>
Comes with	Comprehensive cover.
Applies to	Cars and motorcycles.
We do not cover	<ul style="list-style-type: none"><li>› replacement of your vehicle if a suitable replacement vehicle cannot be supplied or ordered by us within <b>90</b> days of us deciding your vehicle is a total loss</li><li>› the cost for replacing or purchasing an extended warranty.</li></ul>

### 2. Personal property

We cover	Your personal property (eg. clothing, sunglasses or portable GPS devices) for loss or damage caused by an incident.
When	An incident causing loss or damage to your vehicle also causes loss or damage to your personal property that is in your vehicle.
Comes with	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover.
Applies to	Cars and motorcycles.
Limit	Up to <b>\$150</b> per item and to a total of <b>\$500</b> .
Note	If you have fire, theft & third party property damage cover this feature only applies when you claim for fire or theft.
We do not cover	<ul style="list-style-type: none"><li>› cash</li><li>› tools (other than those supplied as standard by the vehicle manufacturer or similar replacements)</li><li>› items used for your business, trade or profession.</li></ul>

### 3. Hire car after theft

<b>We cover</b>	<p>You are entitled to a 'small' category hire car. You can choose to:</p> <ul style="list-style-type: none"><li>➤ allow us to arrange and pay for the hire car using our provider (but only if our provider has a car available, and is within a reasonable distance of the location your vehicle was stolen) or</li><li>➤ arrange a hire car using a provider of your choice. Where we:<ul style="list-style-type: none"><li>➤ agree to your choice of provider, we will reimburse you the reasonable cost of the hire car</li><li>➤ do not agree to your choice of provider, we will only pay you the amount we would have paid had you used our hire car provider.</li></ul></li></ul> <p>If there are no hire cars available from any provider within a reasonable distance of the location your vehicle was stolen, then we will pay you the lesser of:</p> <ul style="list-style-type: none"><li>➤ the amount it would have cost us to provide you with a hire car using our provider, had one been available or</li><li>➤ the actual cost you incur in making alternative travel arrangements.</li></ul>
<b>When</b>	Your vehicle is stolen and either not found or is found but is not driveable.
<b>Comes with</b>	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover.
<b>Applies to</b>	Cars only.
<b>Limit</b>	<p>Up to <b>14</b> days. This benefit stops before the <b>14</b> day limit if:</p> <ul style="list-style-type: none"><li>➤ your vehicle is returned undamaged</li><li>➤ your vehicle is found with damage but is driveable (if you have chosen the hire car option, you can claim for a hire car while your vehicle is being repaired, see page 23)</li><li>➤ your vehicle is found but is not driveable, and we repair your vehicle and return it to you or</li><li>➤ we settle your claim.</li></ul>
<b>Note</b>	For full details of our hire car conditions, including insurance cover for the hire car, see page 24.

#### More details

For further details about how we pay claims under additional feature 1 'New vehicle after a total loss' and additional feature 3 'Hire car after theft', please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

#### 4. Emergency repairs

We cover	Reasonable costs of emergency repairs if the repairs are needed to get your vehicle to your destination (eg. to a repairer or to your home).
When	Your vehicle is damaged in an incident and needs emergency repairs to make it roadworthy or safe. You need to provide us with all invoices and receipts.
Comes with	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover.
Applies to	Cars and motorcycles.
Limit	You can authorise reasonable costs up to <b>\$500</b> on our behalf.
Note	If you have Fire, theft & third party property damage cover this feature only applies when you claim for fire or theft.

#### 5. Emergency travel and accommodation

We cover	Reasonable emergency travel and accommodation costs.
When	Your vehicle is stolen or damaged by an incident and it is not roadworthy or safe to drive and you are more than <b>100km</b> from your home. You need to provide us with all invoices and receipts.
Comes with	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover.
Applies to	Cars and motorcycles.
Limit	You can authorise reasonable costs up to <b>\$500</b> on our behalf.
Note	If you have Fire, theft & third party property damage cover this feature only applies when you claim for fire or theft.

#### 6. Two-wheel trailer cover

We cover	Your two-wheel trailer for accidental loss or damage caused by an incident in the period of insurance.
When	The two-wheel trailer is attached to your vehicle.
Comes with	Comprehensive cover.
Applies to	Cars and motorcycles.
Limit	Up to <b>\$1,000</b> . For more cover, you can apply for separate comprehensive insurance for your trailer (see page 26).
We do not cover	The two-wheel trailer when it is not attached to your vehicle.

## 7. Towing and storage costs

We cover	The reasonable cost of: <ul style="list-style-type: none"><li>› towing your vehicle to:<ul style="list-style-type: none"><li>› our nearest assessment centre or repair facility or</li><li>› another location nominated or agreed to by us</li></ul></li><li>› storing your vehicle.</li></ul>
When	Your vehicle is damaged in an incident and it is not roadworthy or safe to drive and/or needs to be held in storage.
Comes with	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover.
Applies to	Cars and motorcycles.
Limit	You can authorise reasonable costs on our behalf.
Note	If you have Fire, theft & third party property damage cover this feature only applies when you claim for fire or theft.
We do not cover	Storage costs for any period after your claim is settled.

## 8. Locks and keys

We cover	The cost of replacing the keys and recoding your vehicle's locks.
When	Your vehicle keys are stolen in the period of insurance.
Comes with	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover.
Applies to	Cars and motorcycles.
Limit	Up to <b>\$1,000</b> after you pay your basic excess.

## 9. Driver fatality

We cover	We will pay <b>\$5,000</b> to the estate of the driver to assist with funeral costs.
When	You or someone you authorised is driving your vehicle and is fatally injured as a direct result of an incident and death occurs within <b>12</b> months of the incident.
Comes with	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover.
Applies to	Cars and motorcycles.
Limit	<b>\$5,000.</b>
Note	If you have Fire, theft & third party property damage cover this feature only applies when you claim for fire or theft.

## 10. Replacing your vehicle

We cover	Your replacement vehicle on the same terms and for the same level of cover you had for your previous vehicle for up to <b>14</b> days.
When	<p>You replace your vehicle with another vehicle in the period of insurance (eg. you sell your vehicle and buy another one). We may agree to cover the replacement for the rest of the period of insurance if:</p> <ul style="list-style-type: none"><li>➤ you tell us about the change within <b>14</b> days of the change and</li><li>➤ we agree in writing to cover your replacement vehicle and</li><li>➤ you pay us any additional premium that applies.</li></ul> <p>Once the cover under this additional feature starts, cover on your previous vehicle stops.</p>
Comes with	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover <b>or</b> Third party property damage cover.
Applies to	Cars and motorcycles.
Limit	Your replacement vehicle is covered up to the price you paid for the replacement vehicle or its market value, whichever is less. This limit applies until you tell us about the change.
Note	When you tell us about your replacement vehicle we might add special conditions but sometimes we might not be able to offer cover at all in which case the benefit under this additional feature does not apply and we will cancel your policy.
We do not cover	The replacement vehicle if it is a vehicle we would not normally insure.

## 11. Substitute vehicle

We cover	You under third party property damage cover when you use a substitute vehicle that is of a similar type to your vehicle.
When	Your vehicle can't be driven, for example it is being repaired, serviced or has had a mechanical breakdown.
Comes with	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover <b>or</b> Third party property damage cover.
Applies to	Cars and motorcycles.
Limit	<b>14</b> days from the day your vehicle was not driveable, or until it is, whichever is less.
We do not cover	<ul style="list-style-type: none"><li>➤ any claim if you do not have legal use of the substitute vehicle</li><li>➤ any claim if the substitute vehicle belongs to you</li><li>➤ loss or damage to the substitute vehicle.</li></ul>

## 12. Damage by uninsured drivers

We cover	Damage to your vehicle in the period of insurance.
When	Your vehicle is damaged in a collision with another vehicle driven by an uninsured driver, but only if: <ul style="list-style-type: none"> <li>➤ we agree you are not at fault and</li> <li>➤ you give us the name and address of the uninsured driver and</li> <li>➤ registration details of the vehicle.</li> </ul>
Comes with	Fire, theft & third party property damage cover <b>or</b> Third party property damage cover.
Applies to	Cars and motorcycles.
Limit	Cost of repairs up to <b>\$5,000</b> or the market value of your vehicle, whichever is less.
We do not cover	Loss or damage to your vehicle if the uninsured driver is a family member or someone who normally lives with you.

## 13. Third party property damage for caravans and trailers

We cover	The amount you must legally pay another person to compensate them for loss or damage to their property in the period of insurance.
When	Your vehicle is towing a caravan or trailer and loss or damage is caused to another person's property as a result of: <ul style="list-style-type: none"> <li>➤ the actions of your caravan or trailer</li> <li>➤ your caravan or trailer running out of control after separating from your car while your car is moving</li> <li>➤ another vehicle colliding with or trying to avoid colliding with: <ul style="list-style-type: none"> <li>➤ property falling from your caravan or trailer while it is being towed by your vehicle</li> <li>➤ property being loaded or unloaded from your caravan or trailer attached to your vehicle.</li> </ul> </li> </ul>
Comes with	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover <b>or</b> Third party property damage cover.
Applies to	Cars and motorcycles.
Limit	Up to <b>\$20 million</b> including legal costs.
We do not cover	<ul style="list-style-type: none"> <li>➤ damage to the caravan or trailer being towed</li> <li>➤ damage to the actual property that falls or is being loaded or unloaded from your caravan or trailer.</li> </ul>

## 14. Personal injury to other people

We cover	The amounts you must legally pay for damages for personal injury or death of another person caused by your vehicle as a result of an incident in the period of insurance if your legal liability would have been covered by compulsory third party (CTP) insurance issued in your state or territory of residence had you been able to obtain such cover for your vehicle.
When	This only applies when you cannot obtain CTP insurance or similar cover because your vehicle is of a type which cannot be insured under any CTP scheme in your state or territory.
Comes with	Comprehensive cover <b>or</b> Fire, theft & third party property damage cover <b>or</b> Third party property damage cover.
Applies to	Cars and motorcycles.
Limit	Up to <b>\$10 million</b> including legal and other costs of defending the claim.
We do not cover	<ul style="list-style-type: none"><li>➤ your vehicle if it is of a type that you could have obtained cover under the CTP insurance scheme in the state or territory in which you reside</li><li>➤ amounts that are covered by medicare, workers compensation or another government scheme or arrangement, or private medical insurance.</li></ul>

### More details

For further details about how we pay claims under additional feature 7 'Towing and storage cost' and additional feature 12 'Damage by uninsured drivers' claims, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

## Optional covers

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. These options are available for **cars with comprehensive** cover only.

For what we do not cover, see also 'what is not covered under any part of your policy' on pages 33 to 36.

### 1. Windscreen cover

We cover	Your windscreen or window glass (including sunroof glass) and you do not have to pay any excess on your claim.
When	If only the windscreen or window glass in your vehicle is damaged by an incident in the period of insurance.
Limit	One claim in any period of insurance.

### 2. NCD (or rating) protection

We cover	Protection of your NCD against claims. You can choose to protect your NCD against either one claim or all claims in the period of insurance.
When	You make a claim that affects your NCD. (For more information on how claims affect your NCD, see page 47).
Note	We have the right to alter the terms of cover for protection of your NCD including excess, premiums and acceptance of cover according to our underwriting rules.

### 3. Named driver

We cover	Listed drivers using your vehicle and except in limited circumstances (shown below), no other driver has cover.
When	This option is chosen, you restrict your cover to apply only to a limited number of listed drivers and the loss or damage to your vehicle (or damage to other people's property) occurs while the person driving or in charge of your vehicle was, at the time of incident: <ul style="list-style-type: none"><li>➤ a listed driver</li><li>➤ not at fault (and we agree)</li><li>➤ using your vehicle to seek emergency medical treatment and you can show us evidence of this</li><li>➤ a commercial operator you pay for repairing, servicing or testing your car or</li><li>➤ working for payment as a car park or car wash attendant or valet.</li></ul>
Note	You will get a reduced premium because of the restricted cover you have chosen.

## 4. Hire car

<b>We cover</b>	<p>You are entitled to a 'small' category hire car. You can choose to:</p> <ul style="list-style-type: none"><li>➤ allow us to arrange and pay for the hire car using our provider (but only if our provider has a car available, and is within a reasonable distance of the location of the incident or place your vehicle was stolen) or</li><li>➤ arrange a hire car using a provider of your choice. Where we:<ul style="list-style-type: none"><li>➤ agree to your choice of provider, we will reimburse you the reasonable cost of the hire car</li><li>➤ do not agree to your choice of provider, we will only pay you the amount we would have paid had you used our hire car provider.</li></ul></li></ul> <p>If there are no hire cars available from any provider within a reasonable distance of the location of the incident or place your vehicle was stolen, then we will pay you the lesser of:</p> <ul style="list-style-type: none"><li>➤ the amount it would have cost us to supply you with a hire car using our provider had one been available or</li><li>➤ the actual cost you incur in making alternative travel arrangements.</li></ul>
<b>When</b>	<p>Your vehicle is damaged by an incident or stolen and not found in the period of insurance and we have agreed to accept your claim.</p> <p><i>If your vehicle is stolen, you can use the cover under 'hire car after theft' feature (see page 16), and then use cover under this option to give you a longer period of car hire.</i></p>
<b>Limit</b>	<p>Up to <b>14</b> days. This benefit stops before the <b>14</b> day limit if:</p> <ul style="list-style-type: none"><li>➤ your vehicle is returned undamaged</li><li>➤ we repair your vehicle and return it to you or</li><li>➤ we settle your claim.</li></ul>
<b>Note</b>	<p>For full details of our hire car conditions, including insurance cover for the hire car, see page 24.</p>

### More details

For further details about how we pay claims under the windscreen cover option and the hire car option, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

## Hire car conditions

These terms and conditions apply to all hire car benefits in this policy.

### General conditions for all hire car arrangements

You:

- › are required to collect the hire car from and return it to the place nominated by us or the hire car provider
- › may be required to enter into a hire agreement with the hire car provider
- › are responsible for all running costs and extras of the hire car, including paying the deposit, security bond, fuel, any upgrade costs, and the cost of reducing the standard hire car excess
- › are responsible for arranging and paying all the hire car costs (including the cost of insurance) for any period you continue to use the hire car beyond the authorised hire period and
- › may be required to refund to us any costs we incur for the hire car, if you withdraw your claim or we refuse to accept it.

Note: the substitute vehicle additional feature does not apply to any hire car being paid for under this policy.

### When we arrange the hire car through our provider

Where you have chosen to allow us to arrange and pay for the hire car using our provider, one of the following insurance arrangements will apply:

- › this policy is extended to insure the hire car during the authorised hire period. In which case you are covered under **Insurance type A** (see page 25) or
- › we will pay the cost of insurance arranged and issued by the hire car provider (or their insurer) during the authorised hire period. In which case you are covered under **Insurance type B** (see page 25).

We will tell you which insurance arrangement applies at the time we arrange the hire car.

### When you arrange the hire car through a provider of your choice

Where you have chosen to arrange the hire car using a provider of your choice, one of the following insurance arrangements will apply:

- › **if we agree to your choice of provider,**  
we will pay the reasonable cost of insurance that is arranged and issued by the hire car provider (or their insurer) during the authorised period (as part of the hire car cost). In which case you are covered under **Insurance type B** (see page 25) or
- › **if we do not agree to your choice of provider,**  
then you are responsible for arranging and paying for insurance that covers the hire car.

This policy does not:

- › extend to insure the hire car, or reimburse you the cost of insurance arranged by the hire car provider (or their insurer) at any time
- › cover the cost of any claim arising from loss or damage to, or loss or damage caused by the hire car, including any payment of excess you are liable to pay to the hire car provider (or their insurer) or
- › cover any liability arising from your use of the hire car or any other use authorised by you.

## Details of Insurance cover conditions

### Insurance type A – we extend this policy to insure the hire car

This policy is extended to provide cover for:

- › loss or damage to the hire car and
- › you and anyone you authorise to drive the hire car for legal liability to pay compensation for damage to another person's property caused by your use of the hire car

which occurs during the authorised hire period.

You are required to:

- › lodge a claim with us in the event of loss or damage to, or loss or damage caused by the hire car and
- › pay us the amount of excess that would have been payable under this policy had the definition of "vehicle" in the policy been extended to include the hire car.

If you continue to use the hire car beyond the authorised hire period, you must arrange and pay for insurance through the hire car provider (or their insurer), and cover under this policy stops for the hire car.

### Insurance Type B – where insurance is arranged by the hire car provider

You are required to:

- › arrange insurance for the hire car through the hire car provider (or their insurer)
- › lodge any claim with them if in the event of loss or damage to, or loss or damage caused by the hire car and
- › pay them any applicable excess.

After you have lodged a claim with the hire car provider (or their insurer), we will then pay you:

- › the difference between any excess charged by your hire car provider (or their insurer), and the amount of excess that would have been payable under this policy had the definition of "vehicle" in the policy been extended to include the hire car
- › any other amount you are liable for as a result of a claim involving the hire car where the:
  - › insurance arranged by the hire car provider (or their insurer) does not cover your claim (in whole or in part, but not including any excess that has been deducted) and
  - › liability would have been covered under this policy had the definition of "vehicle" in the policy been extended to include the hire car and no exclusion or limitation under this policy applies.

## Comprehensive cover – for caravans & trailers

The cover we offer for a caravan or trailer is comprehensive cover.

### Comprehensive cover includes:

- › accidental loss or damage cover
- › third party property damage cover
- › legal liability for unregistered on-site caravans
- › legal liability for registered caravans and trailers
- › additional features at no extra cost (see pages 29 to 31).

You can also choose from our range of optional covers to tailor your insurance (see page 32).

### Accidental loss or damage cover

#### We cover

If your vehicle is a caravan or trailer, we will cover you for accidental loss or damage to your vehicle caused by an incident in the period of insurance. Examples of incidents covered include:

- › hail
- › storm
- › fire
- › theft or attempted theft
- › malicious damage
- › collision
- › impact

We will also cover your annexe when it is locked in your caravan and not being used. For extra cover see annexe option on page 32.

#### Limit

The most we pay is the sum insured shown on your certificate of insurance, unless we say otherwise in your policy.

#### We do not cover

- › see 'what we do not cover – caravan and trailer insurance' on page 28
- › see also what 'we do not cover' in additional features on pages 29 to 31 and
- › see also 'what is not covered under any part of your policy' on pages 33 to 36.

### Third party property damage

When you insure your vehicle and it is a caravan or trailer, your cover also includes the same third party property damage cover that applies to cars and motorcycles (see page 14 for details).

## Legal liability for unregistered on-site caravans

We will cover you and your family members who normally live with you for legal liability to pay for personal injury or death of another person, or for loss of or damage to another person's property in the period of insurance, arising out of your ownership 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 incident.

## Legal liability for registered caravans and trailers

We will cover you for your legal liability to pay compensation for damages for personal injury or death of another person in the period of insurance, 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 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 incident.

### More details

For further details about how we pay claims under caravan and trailer cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

## What we do not cover – caravan and trailer Insurance

In addition to 'what is not covered under any part of your policy' on pages 33 to 36, we do not cover:

- › the cost to repair or replace burnt out electric motors or wiring of appliances in your caravan or trailer
- › the cost to replace any undamaged parts, components or panels of your caravan or trailer
- › consequential loss caused by food or beverage spoilage in your caravan or trailer
- › 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
- › your caravan or trailer while it is being used for business or carrying goods for trade purposes
- › damage caused by actions or movements of the sea, high water, tsunami or tidal wave or flood to an unregistered on-site caravan, its annexe, garden shed and contents
- › your unregistered on-site caravan after it is unoccupied for **60** consecutive days. (If you want cover during any period it is unoccupied over **60** days, you need to ask us for an extension of time and we must agree in writing. We might charge an extra premium or impose special terms if we do agree to this)
- › damage caused by the roots of trees, plants or shrubs
- › your 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

When we accept a claim under your policy for an incident that happens in the period of insurance, you may also be entitled to these additional features. These additional features are available for caravans and trailers only.

### 1. Emergency repairs

We cover	Reasonable costs of emergency repairs if the repairs are needed to get your caravan or trailer to your destination (eg. to a repairer or to your home).
When	Your registered caravan or trailer is damaged in an incident and needs emergency repairs to make it roadworthy or safe. You need to provide us with all invoices and receipts.
Limit	You can authorise reasonable costs up to <b>\$500</b> on our behalf.

### 2. Emergency travel and accommodation

We cover	Reasonable emergency travel and accommodation costs.
When	Your registered caravan or camper trailer is stolen or damaged by an incident and is not roadworthy or safe to tow and you are more than <b>100km</b> from your home. You need to provide us with all invoices and receipts.
Limit	You can authorise reasonable costs up to <b>\$500</b> on our behalf.

### 3. Emergency accommodation for unregistered on-site caravans

We cover	Reasonable temporary accommodation costs.
When	Your unregistered onsite caravan is damaged and unliveable following an incident and it is your only home.
Limit	You can authorise reasonable costs up to <b>\$500</b> on our behalf.

### 4. Transportation and storage costs

We cover	The reasonable cost of: <ul style="list-style-type: none"><li>› transporting your caravan or trailer to:<ul style="list-style-type: none"><li>› our nearest assessment centre or repair facility or</li><li>› another location nominated or agreed to by us</li></ul></li><li>› storing your caravan or trailer.</li></ul>
When	Your caravan or trailer is damaged by an incident and it is not roadworthy or safe to tow and/or needs to be held in storage.
Limit	You can authorise reasonable costs on our behalf.
We do not cover	Storage costs for any period after your claim is settled.

## 5. Replacing your caravan or trailer

We cover	Your replacement caravan or trailer on the same terms and for the same level of cover you had for your previous one for up to <b>14</b> days.
When	<p>You replace your caravan or trailer with another one in the period of insurance (eg. you sell your caravan and buy another one). We may agree to cover the replacement for the rest of the period of insurance if:</p> <ul style="list-style-type: none"><li>➤ you tell us about the change within <b>14</b> days of the change and</li><li>➤ we agree in writing to cover your replacement caravan or trailer and</li><li>➤ you pay us any additional premium that applies.</li></ul> <p>Once the cover under this additional feature starts, cover on your previous caravan or trailer stops.</p>
Limit	Your replacement caravan or trailer is covered up to the price you paid for it or its market value, whichever is less. This limit applies until you tell us about the change.
Note	When you tell us about your replacement caravan or trailer we might add special conditions but sometimes we might not be able to offer cover at all in which case the benefit under this additional feature does not apply and we will cancel your policy.
We do not cover	The replacement caravan or trailer if it is one we would not normally insure.

## 6. \$500 contents cover

We cover	Your contents for accidental loss or damage caused by an incident in the period of insurance.
When	Your contents are in your caravan, annexe or garden shed (located on the site of the insured unregistered on-site caravan).
Limit	Up to <b>\$500</b> . You can apply for more cover (see page 32).
We do not cover	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>➤ as a result of theft, attempted theft or malicious damage, unless there has been forcible and violent entry to your locked caravan, its fully enclosed annexe or garden shed</li> <li>➤ to contents in an annexe or garden shed as a result of wind, actions or movements of the sea, flood or storm or</li> <li>➤ if items are misplaced or accidentally broken, unless the breakage occurs in an incident which damages your caravan and we cover this damage.</li> </ul> <p>Contents do not include:</p> <ul style="list-style-type: none"> <li>➤ food or beverages</li> <li>➤ money, negotiable documents, cheques, credit cards, financial transaction cards, stamps, title deeds, passports, uncut gems or stones</li> <li>➤ any collections or memorabilia</li> <li>➤ mobile phones</li> <li>➤ information stored electronically or any other way</li> <li>➤ animals or plants</li> <li>➤ musical instruments</li> <li>➤ items used for business purposes</li> <li>➤ motor vehicles, bikes and scooters (motorised or not), hang gliders, aircraft, aerial devices and their equipment</li> <li>➤ watercraft, including surfboards, surf or water skis, sailboards and accessories.</li> </ul>

## Optional covers

Any options you choose and we agree to give you will be shown on your certificate of insurance. An extra premium may apply. These optional covers are available for caravans and trailers only.

For what we do not cover, see also 'what is not covered under any part of your policy' on pages 33 to 36 and 'what we do not cover – caravan and trailer insurance' on page 28.

### 1. Annexe cover

We cover	Your annexe for accidental loss or damage caused by an incident in the period of insurance.
When	It is being used for its designed purpose.
Limit	Up to the annexe sum insured shown on your certificate of insurance.

### 2. Increased contents cover

We cover	Your contents for accidental loss or damage caused by an incident in the period of insurance.
When	Your contents are in your caravan, annexe or garden shed (located on the site of the insured unregistered on-site caravan).
Limit	<p>The most we will pay is the contents sum insured shown on your certificate of insurance. However, for all of the following items, the most we will pay is the contents sum insured shown on your certificate of insurance or <b>\$1,000</b> in total, whichever is less:</p> <ul style="list-style-type: none"><li>› jewellery or watches</li><li>› articles of gold, silver or precious metal</li><li>› a picture, a work of art</li><li>› photographic equipment</li><li>› television, compact disc player, DVD player, video player</li><li>› CDs, DVDs, records, tapes, game cartridges and any discs</li><li>› computer equipment including software.</li></ul> <p>For contents items that are listed on your certificate of insurance with an individual sum insured, that sum insured is the maximum we will pay.</p>
We do not cover	See what 'we do not cover' on page 31 under additional feature '\$500 contents cover'. We will not cover those incidents or contents items under this option.

## What is not covered under any part of your policy

There is no cover under this policy:

### Agreements you enter into

for legal liability which occurs because you, or someone you authorised to drive or be in charge of your vehicle, agreed to accept liability

**but we will provide cover** to the extent that liability would have existed even without that agreement.

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### Alcohol or drugs

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

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

**but we will pay a claim** if you were not the driver or person in charge of the vehicle at the time of the incident and can satisfy us that you 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.

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### Biological, chemical, other pollutant or contaminant

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 incidents.

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### Confiscation or repossession

for confiscation or repossession of your vehicle by:

- › anyone who has legally taken or confiscated your vehicle or its contents
- › anyone who has a financial interest in your vehicle (eg. a credit provider).

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### Dangerous goods

when your vehicle is being used to carry or transport:

- › substances that pollute or contaminate
- › dangerous or hazardous goods

**unless** this was done according to all relevant laws.

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### Driving a damaged vehicle

for any further loss or damage to your vehicle caused by operating your vehicle after it was damaged in an incident **unless** we are satisfied you could not reasonably have known further damage was occurring.

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There is no cover under this policy:

### Exceeding loading or passenger limits

when your vehicle is:

- › carrying a load:
  - › not secured according to law
  - › over the legal limits
  - › greater than the vehicle was designed to carry
- › carrying more passengers than the vehicle was designed for, or than the driver is permitted to carry by law.

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### Failure to secure your vehicle

for loss, damage or legal liability arising from your failure to take reasonable precautions to prevent loss, damage or legal liability. For example, a reasonable precaution could include removing your keys from your vehicle and ensuring it is locked with windows closed when not in use.

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### Financial loss

for financial loss occurring because:

- › you cannot use your vehicle, such as loss of income, wages or commission
- › your vehicle's value (including its trade-in or resale value) is less after being repaired.

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### Hire, fare or reward

if at the time of an incident your vehicle was being used for hire, fare, monetary reward or carrying passengers for payment or reward

**but we will provide cover** if your vehicle was being used in a car pool or child care arrangement.

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### Location/loss outside Australia

for an incident that occurs outside Australia.

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### Modifications we have not agreed to

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 they are shown on your certificate of insurance.

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### Motor sport and similar activities

if at the time of an incident your vehicle was being used:

- › in, or being tested in preparation for, a race, contest, trial, test, hill climb or any motor sport or
  - › 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 and this is shown on your certificate of insurance.
-

There is no cover under this policy:

### Pollution

for legal liability caused by the 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

for legal liability for loss or damage to property:

- you own or are responsible for or
- that belongs to someone who normally lives with you.

### Radioactivity

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 incidents.

### Replacement of non damaged parts

for replacement of a whole set, when the loss or damage occurred to only part of that set (such as mag wheels).

### Revolution, war

for loss, damage or legal liability caused by revolution, war (whether war is declared or not) or other acts of foreign enemy, military coup or any looting or rioting following these incidents.

### Tyres

for damage to tyres caused by braking, punctures, road cuts or bursting.

### Unlawful purposes

if, at the time of an incident, your vehicle was being used for unlawful purposes.

### Unlicensed driving

if, at the time of an incident, your vehicle is being driven by, or is in the charge of someone who is not licensed, not correctly licensed or not complying with conditions of their licence.

**but we will pay a claim** if you were not the driver or person in charge of the vehicle at the time of the incident and can satisfy us that you 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.

We do not cover:

### **Condition of your vehicle**

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

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### **Intentional damage**

loss or damage caused intentionally by you, or a person acting with your express or implied consent.

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### **Loss, damage or legal liability less than your excess**

loss, damage or legal liability if we decide that the amount we would pay for your claim is less than the excess you have to pay (or would have paid if we waived the excesses because you didn't cause or contribute to the incident).

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### **You and people that live with you**

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.

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# Claims

## Making a claim

We understand being involved in an accident or having your vehicle stolen can be a stressful experience. We are here to help you **24** hours a day. Contact us on 13 14 46.

### What you must do

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Step 1	<b>Make sure everyone is safe</b> For emergencies please call <b>000</b> .
Step 2	<b>Try to prevent further loss or damage</b> You must do everything you reasonably can to limit and prevent further loss or damage (eg. if your window glass is broken, move or cover your vehicle to protect it).  We may provide cover for emergency repairs up to <b>\$500</b> (see page 17 and 29 for details).
Step 3	<b>Report the incident to the authorities</b> If someone is injured or has stolen, attempted to steal or maliciously damaged your vehicle, call the police immediately and record the time, date, report number and the name of the recording officer.
Step 4	<b>Collect details of all drivers, passengers and witnesses</b> You will need these when you call us. Make sure you have their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's insurance details. Do not admit fault to anyone.
Step 5	<b>Contact us as soon as possible on 13 14 46</b> Make sure you have the details of the incident at hand to assist us with lodging your claim.  If towing is required, we will help arrange the towing of your vehicle to one of our assessment centres or repair facilities, or another location nominated or agreed to by us (eg. repairer). Please see page 18 and 29 for details on what we pay for towing costs.

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## What you must do (continued)

### For customers who are registered for GST

You must tell us about any Input Tax Credits (ITC) you are entitled to for your premium and claim. If you don't or if the information you give us is incorrect, we will not cover you for any resulting fines, penalties or tax charges. When we calculate a payment to you for your claim, we can reduce it by any ITC you are, or would be entitled to receive.

### If you have caused damage to other people's property

Tell us about any incident that has caused damage to other people's property. You must also immediately tell us about any demands made on you to pay compensation to others, any court actions or offers of settlement and send these to us. If you do not tell us about these and it results in further costs, you may have to pay those costs.

### Other things you must do:

- › if we ask you to, you must talk to or meet with an expert we choose, such as a claims assessor, investigator or repairer
- › you must promptly give us any information and help we require to handle the claim. This can include agreeing to be interviewed and providing relevant documents we ask for (eg. proof of ownership)
- › you must either drive (if it is safe to do so) or let us move your vehicle to one of our assessment centres or repair facilities, or another location nominated or agreed to by us, so we can assess the damage and progress your claim
- › you must allow us to recover, salvage or take possession of your vehicle
- › if we ask you to, you must attend court to give evidence.

### What you must not do

- › do not admit liability or responsibility to anyone to pay for any damage unless we agree
- › do not negotiate or promise payment
- › do not authorise any repairs, except for emergency repairs described on page 17 and 29
- › do not get rid of any damaged parts of your vehicle or your property without our consent
- › do not accept payment from someone who admits fault for loss or damage to your vehicle. Refer them to us.

### If you do not comply

If you do not comply with 'What you must do' and 'What you must not do' we:

- › will not be able to progress your claim
- › can reduce or refuse your claim and/or recover costs from you or
- › can cancel your policy.

### If we decline a claim

When you contact us to make a claim we will tell you if we can accept it. If we can't we will tell you why. In some cases we will allow you to lodge your claim but we will need to further assess it before making a decision. If we then decide to decline your claim we will give you our reasons in writing. If you wish to dispute our decision, see page 55 for more information.

## How to establish your loss

### Establish an incident took place

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

We may obtain the following from the police:

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

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

### Describe and prove your loss or damage

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

Proofs include things like registration papers, sales receipts, service records, valuations, warranties or log books for your vehicle. If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

## About your excess

### What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. For example, if the rear and front of your vehicle have been damaged in two separate incidents, then you have to make 2 claims and pay the excesses that apply for each claim.

The amount and types of excess are shown on your certificate of insurance. The different types of excesses are:

- › **basic excess** – where you can choose how much excess you pay from the range we offer.

Plus the following which may apply in addition to the basic excess:

- › **vehicle excess** – might be imposed because of the type of vehicle you are insuring, the accessories fitted and/or modifications made to your vehicle
- › **insurance or driver record excess** – might be imposed because of the insurance or driving history of you or a listed driver
- › **age or inexperienced driver excess** – might apply if a driver under 25 years of age or an inexperienced driver was driving, using or in charge of your vehicle at the time of the incident.

### More details

For further details about excesses, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

## When does an excess apply?

The total excess you are required to pay is determined by the circumstances of your claim. You might have to pay more than one type of excess when you claim.

The table below explains the excesses that apply to common claim types. For other types of claims, we will tell you what excesses apply when you make a claim.

When you make a claim for:	What excess will apply?	
	Basic excess	Other excesses (if applicable)
Theft or attempted theft	Yes	➤ vehicle excess
Storm, hail, flood or fire damage	Yes	➤ vehicle excess
Malicious act or vandalism	Yes	➤ vehicle excess
Damage to your vehicle while it is parked caused by an unidentified person or driver	Yes	➤ vehicle excess
Collision with or by an animal	Yes	<ul style="list-style-type: none"> <li>➤ age or inexperience driver excess</li> <li>➤ insurance or driving history excess</li> <li>➤ vehicle excess</li> </ul>
Windscreen or window glass damage only	Yes <sup>1</sup>	➤ none
An incident where we decide the driver of your vehicle caused or contributed to it	Yes	<ul style="list-style-type: none"> <li>➤ age or inexperience driver excess</li> <li>➤ insurance or driving history excess</li> <li>➤ vehicle excess</li> </ul>
An incident where we agree the driver of your vehicle was not at fault, and you can give us the name and address of the other driver or the registration number of the other vehicle	No	➤ none
An incident where we agree the driver of your vehicle was not at fault, and you can't give us the name and address of the other driver or the registration number of the other vehicle	Yes	<ul style="list-style-type: none"> <li>➤ age or inexperience driver excess</li> <li>➤ insurance or driving history excess</li> <li>➤ vehicle excess</li> </ul>
Stolen vehicle keys (see additional feature 'locks and keys' on page 18)	Yes	➤ none

<sup>1</sup> if you have chosen and paid for the windscreen cover option (see page 22) then you will not have to pay an excess for one claim in any period of insurance.

## How to pay your excess

If your claim is approved and you have to pay an excess, we may:

- › ask you to pay us the excess
- › ask you to pay your excess to the repairer when you pick up your vehicle
- › deduct the excess from the amount we pay you or
- › deduct the excess from the amount we pay to another person for loss or damage to their property.

You must pay the excess in full (if we ask for it) before we pay any claim, or provide any benefits under this policy.

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

## How we settle your claim

### We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to your vehicle, we decide if we will:

- › repair the damage
- › replace damaged parts of your vehicle
- › pay you what it would cost us to repair or replace the damaged parts of your vehicle
- › settle your claim as a total loss or
- › pay you up to the maximum you are entitled to under the applicable additional feature or option.

### For personal property or caravan contents claims

If we agree to pay a claim for loss, theft or damage to your personal property or caravan contents, we decide if we will:

- › repair or replace to the same condition, standard and specification they were before the incident or
- › pay you what it would cost us to repair or replace them.

### For third party property damage claims

If you make a third party property damage claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim is settled.

#### More details

For examples on how a claim payment might typically be calculated, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

## If your vehicle is damaged

### Choice of repairer

You can choose:

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

### If your vehicle is not safe to drive

We will arrange to move your vehicle to either one of our assessment centres or repair facilities, or to another location nominated or agreed to by us.

### If your vehicle is safe to drive

We will arrange a time with you to bring your vehicle into one of our assessment centres or repair facilities, or another location nominated or agreed to by us.

### If you allow us to arrange the repairs:

- › we will pay for your taxi fare home or back to work if you have driven your vehicle to one of our assessment centres or repair facilities
- › we ordinarily obtain 2 competitive quotes from our recommended repairers (where available) and select the most appropriate quote
- › we authorise the repairs based on the most appropriate quote and manage the repair process with the repairer
- › we will keep you informed on the progress of the repairs and
- › once the repairs are complete we will pay for your taxi fare from your home or work to collect the vehicle.

### If you choose your own repairer:

- › after you obtain a quote from your repairer, we will arrange a time with you to drive your vehicle (if it is safe to do so), or you must let us move it to one of our assessment centres or repair facilities, or another location nominated or agreed to by us
- › we will authorise the repairs if we agree your repairer's quote is reasonable and will result in your vehicle being repaired safely and in a cost effective manner.

### If we don't authorise repairs

If we don't authorise repairs, we will pay you what it would have cost us to repair your vehicle and the lifetime guarantee will not apply. The amount we pay is normally determined by obtaining a quote from a repairer we choose.

### Lifetime guarantee on repairs

For repairs we authorise, the quality of the materials and workmanship are guaranteed for the life of your vehicle, even if you no longer own it. If a defect arises in the lifetime of your vehicle as a result of faulty materials or workmanship, then we will rectify the problem.

### **When we authorise repairs to your vehicle we will:**

- › ensure the repair work is properly carried out
- › use new parts or parts that are consistent with the age or condition of your vehicle. These parts will comply with available manufacturers' technical specifications and applicable Australian Design Rules
- › only use manufacturer's approved parts if your vehicle is under warranty (but not under an extended dealer or manufacturer warranty).

However, the following conditions also apply:

#### **Glass repairs**

For windscreen or window glass repairs, we might use glass that is different from the original but the glass and repairs will meet Australian Design Rules.

#### **Unavailable parts**

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

#### **Obsolete items and parts**

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

#### **Secure compliance labels**

Where your vehicle is fitted with secure compliance (or vehicle security) labels and these components are damaged, we will try to source replacement labels from the manufacturer. If we cannot source these for you, we will still repair your vehicle without replacing the secure compliance label.

#### **Sub-contracting repairs**

We may sub-contract and any repairer we authorise to repair your vehicle may sub-contract some of the repairs.

### **When we repair your vehicle we will not:**

- › pay extra to repair your vehicle to a better standard, specification or quality existing before the loss or damage
- › fix a fault or defect in your vehicle that existed before the loss or damage occurred unless the fault or defect was from repairs we previously authorised
- › pay for repairing pre-existing damage. If we agree, you can pay the extra cost of repairing this damage.

### **Contribution to repairs**

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

If you do not agree to pay these amounts, we will pay you the amount determined to be the cost of repairs less any contribution charges.

## If your vehicle has been stolen

If your vehicle is not found **14** days after being stolen, and we have accepted your claim, your vehicle becomes a total loss (see below).

If your vehicle is found within **14** days and is damaged, follow the process of 'if your vehicle is damaged' (see page 43). If your vehicle is a car you may be entitled to a hire car for up to **14** days (see page 16), and where available we can arrange the hire car for you.

## If your vehicle is a total loss

Your vehicle becomes a total loss if it is stolen and unrecovered after **14** days or when we decide it is uneconomical, impractical or unsafe to repair.

### **For cars or motorcycles where the new vehicle after a total loss feature applies:**

We will replace your vehicle if it is a car or motorcycle with a new one:

- › made by the same manufacturer
- › of the same or similar model
- › with the same or similar specifications
- › with the same or similar accessories or modifications listed on your certificate of insurance.

If we cannot find an exact replacement, we will offer you the nearest possible match to your vehicle or pay you the sum insured on your certificate of insurance less any deductions that apply.

We will also pay all on-road costs and your policy will continue to its expiry date if we agree to insure you.

### **For all other vehicles**

We will pay you the sum insured shown on your certificate of insurance less any deductions that apply.

### **Deductions from your total loss claim**

When we pay you for a total loss claim we will deduct:

- › any excess or unpaid premium including any remaining instalments in the period of insurance if you pay your premium monthly
- › any unused registration and compulsory third party (CTP) insurance that you are entitled to if your vehicle is registered in NSW. You can obtain these refunds from the NSW RTA.

### **Vehicles under finance**

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

## **We own the vehicle salvage**

When we replace your vehicle or pay you for the total loss, your vehicle salvage, including any unexpired registration and CTP insurance (except for NSW), becomes our property. If we ask, you must provide your written consent to help us collect any unexpired registration and CTP insurance.

If another party is entitled to the salvage of your vehicle, then we will pay you or them the sum insured, less our estimate of the salvage value, any excess and unpaid premium. For example, this could occur if you had purchased your vehicle not knowing it was used as security on a financial agreement involving the previous owner. This means the credit provider may be entitled to the salvage of your vehicle.

## After we pay your claim

### **Does your claim affect your cover?**

If we choose to repair your vehicle or pay you the cost of repairs, your policy continues for the period of insurance.

If we decide your vehicle is a total loss and you're not entitled to a new replacement vehicle (see page 15), all cover under your policy stops and your policy is cancelled. There is no refund of the unused premium.

If your vehicle is damaged and we settle your claim by paying you the cost of repairs, we can reduce your sum insured to reflect the lower value of your vehicle in its damaged condition.

### **Our right to recover claims we pay from those responsible**

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity who caused the loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

## How do claims affect your NCD on renewal?

<b>Continues to increase or stays on maximum</b>	<ul style="list-style-type: none"><li>› we decide you are not at fault and you can provide the details of the person who is at fault (their name and address or registration number if another vehicle is involved)</li><li>› your claim is for windscreen or window glass damage only.</li></ul>
<b>Stops increasing or stays the same</b>	Your claim is for: <ul style="list-style-type: none"><li>› theft or malicious damage and you cannot identify the person responsible</li><li>› loss or damage by weather events (eg. hail, flood or storm)</li><li>› a collision with an animal</li><li>› loss or damage which is nobody's fault.</li></ul>
<b>Reduces at renewal</b>	<ul style="list-style-type: none"><li>› we decide you are at fault or partially at fault</li><li>› it is unclear who is at fault</li><li>› you cannot provide details of the person who is at fault (their name and address or registration number if another vehicle is involved).</li></ul>

A claim will not affect your NCD or rating if it is shown on your certificate of insurance that you have:

- › a maximum NCD/rating 1 for life or
- › the NCD protection option against all claims or
- › the NCD protection option against one claim and this claim is the only claim that affects your NCD in the period of insurance.

### More details

For further details on how claims affect your NCD, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [gio.com.au/moredetails](http://gio.com.au/moredetails). A copy of this guide can be provided to you on request at no charge, if you contact us on 13 10 10.

# Other important information

## Your responsibilities

### **You must:**

- keep your vehicle in a roadworthy condition (eg. replace worn out tyres, brakes and defective lights). See page 36 for PDS exclusions that may apply
- take all reasonable precautions to prevent theft, for example:
  - remove keys when no one's in the vehicle
  - lock all doors and windows when your vehicle is parked and unattended
  - accompany anyone test driving your vehicle when it's up for sale.
- keep your vehicle well maintained and in good condition (eg. fixing paint problems, major rust, worn upholstery and unclaimed major scratches or dents)
- service your vehicle as required by the manufacturer and keep records of this in case you need to claim for mechanical damage resulting from an incident
- follow all the terms, conditions and responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

### **Not meeting your responsibilities**

If you do not meet your responsibilities, we may:

- reduce or refuse to pay your claim
- cancel your insurance policy or
- reduce your cover to what we would have accepted had we known the correct facts.

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

## When you need to contact us

### Changes in your details and vehicle

You need to tell us immediately if any details on your certificate of insurance are no longer accurate. For example, you change:

- › your address
- › the place where you keep your vehicle
- › the drivers of your vehicle
- › the way you use your vehicle (vehicle use).

### Changes at renewal each year

You must tell us at each renewal if you or any listed drivers of your vehicle have had changes to their:

- › driving or insurance history
- › criminal history relating to fraud, theft, burglary, drugs, arson, criminal, malicious or wilful damage.

### Vehicle changes and modifications

You must contact us if you make any changes or modifications to your vehicle after you take out this insurance, for example:

- › you replace your vehicle (see additional feature on page 19 where we give **14** days cover on your replacement vehicle)
- › there are any changes to the physical condition of your vehicle
- › you plan to or have added modifications to your vehicle (see page 10 for details)
- › you fit accessories to your vehicle that we do not automatically cover (see page 9 for details).

## What we will do when you contact us

When you contact us and tell us about these changes, we will re-evaluate your policy and if we agree or disagree to continue cover, we will tell you in writing. We may decide to impose an additional excess, charge an extra premium or apply a special condition to your policy. In some cases it could mean we can no longer insure you.

## What happens with cancellations?

### Cancellations by you

You can cancel the cover at any time and the cancellation takes effect on the date we receive the request.

We will refund any money we owe you less any cancellation fee that might apply and any non-refundable government charges.

### Cancellations by us

We can cancel your cover at any time according to law. We will refund any money we owe you less any non-refundable government charges.

If we cancel your policy due to fraud, we will not refund any money to you.

### Cancellation fee

We incur costs in establishing and administering your policy. If you cancel your cover in the period of insurance, we will charge a fee.

A cancellation fee will not apply if:

- › you are transferring cover to another motor vehicle policy with us
- › you are moving to an area where we do not offer insurance
- › you cancel the cover within the cooling off period
- › we cancel the cover for any reason.

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 and we will not charge you an additional amount to cover the difference.

For policies paid by the month, no refund will be issued.

## Terms explained

The following list explains the meaning of terms used in this policy. When any of the following terms appear in this policy, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

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### accessories

See page 9.

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### actions or movements of the sea

Includes:

- › rises in the level of the ocean or sea
- › storm surge
- › sea waves
- › high tides or king tides
- › any other actions or movements in the sea.

Actions or movements of the sea does not include a tsunami.

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### 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.

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### authorised repairs

Where we have an agreement with a repairer to conduct the repairs to your vehicle.

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### car

Any passenger motor vehicle with a carrying capacity up to 2 tonnes, including 4WDs, utilities and vans.

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### caravan and trailer

Caravan, camper trailer or trailer described on your certificate of insurance and its fixtures and fittings (see page 9).

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### certificate of insurance

The latest certificate of insurance we have given you. It includes your insurance account. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

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### driver(s)

In relation to a motorcycle, means rider(s) of a motorcycle.

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## **duty of disclosure**

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.

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.

The information you tell us can affect:

- › the amount of your premium
- › if we will insure you
- › if special conditions will apply to your policy.

You do not need to tell us of anything which:

- › 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.

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.

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## **excess**

See page 39.

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## **family**

Any of the following people if they normally live with you:

- › your spouse, partner or defacto
- › your children, your spouse's children or your partner or defacto's children
- › your parents or parents-in-law and your partner's or defacto's parents
- › your brothers and sisters.

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## **first registered owner**

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.

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## **incident or event**

A single occurrence which is not intended or expected to happen by you.

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## **inexperienced driver**

An inexperienced driver is a person who is 25 years or over and has not held a driver's licence specific to the vehicle type for at least the past 2 consecutive years. For motorcycles, the rider is the driver.

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## **limit**

The most you can claim for any one incident. It includes GST.

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## **listed driver**

The person or people shown on your certificate of insurance as listed drivers.

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## 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 incident. We might use recognised industry publications to calculate the amount.

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## modifications

See page 10.

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## NCD

No claim discount, also known as a rating (see page 6).

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## period of insurance

When this insurance cover starts to when it ends. It is shown on your certificate of insurance.

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## personal property

See page 15.

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## policy

Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

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## premium

The amount you pay us for insurance. You also pay stamp duty, goods and services tax (GST), any additional government charges and fire services levy (FSL) if applicable.

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## Product Disclosure Statement (PDS)

PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a supplementary PDS (SPDS) or a new PDS.

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## site

The licensed caravan park, residential property or other place shown on your certificate of insurance and where your onsite unregistered caravan and annexe is kept.

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## sum insured

When used in relation to your vehicle is the maximum amount we will pay if your vehicle is lost or damaged by an incident. It includes the value of any accessories or modifications we have agreed to insure as part of your vehicle and are shown on your certificate of insurance.

For comprehensive cover, if your certificate of insurance shows your vehicle has:

- agreed value cover, the sum insured is the agreed value shown on your certificate of insurance
- market value cover, the sum insured will be the market value of your vehicle.

For fire, theft & third party property damage, your sum insured will be the market value of your vehicle or the limit shown on your certificate of insurance, whichever is less.

For the optional covers 'annexe cover' and 'increased contents cover', there may be separate sums insured shown on your certificate of insurance. These amounts are the maximum we will pay under those options.

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## Supplementary PDS (SPDS)

A document that updates or adds to the information in the PDS.

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### uninsured driver

A driver is an uninsured driver if neither the driver or the vehicle owner has motor vehicle insurance or they have insurance but it does not cover damage to your vehicle at the time of the incident.

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### vehicle

See page 8.

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### vehicle use

Use of the vehicle can be:

- 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

GIO General Limited, ABN 22 002 861 583.

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### you and your

The person or people shown as the insured on your certificate of insurance.

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## If you have a complaint

For complaints about 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 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 also contact the Financial Ombudsman Service. You need to do this within **2** years of receiving our final decision.

The Financial Ombudsman provides a free service and is a totally 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. Their contact details are:

Telephone	1300 780 808 (for the cost of a local call)
Address	PO Box 3 Melbourne, Victoria 3001
Fax	(03) 9613 6399
Email	info@fos.org.au
Website	www.fos.org.au

## Report insurance fraud

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

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

Help us fight insurance fraud by reporting:

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

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

## General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice.

You can get a copy of the code from the Insurance Council of Australia website ([insurancecouncil.com.au](http://insurancecouncil.com.au)) or by phoning (02) 9253 5100.

## Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at [apra.gov.au](http://apra.gov.au) or by calling 1300 13 10 60.



## How to contact us

- › Phone us **24 hours a day – every day**
- › For enquiries **13 10 10**
- › For claims **13 14 46**
- › Report any suspected insurance fraud to our hotline on **1300 881 725**
- › Visit one of our **branches** or **agencies**
- › Find us on the web at **[gio.com.au](http://gio.com.au)**

## Who we are

This insurance is issued by

GIO General Limited  
ABN 22 002 861 583  
AFSL No. 229873

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Brisbane QLD 4000

