

Motorcycle Insurance

Product Disclosure Statement



Contents

Introduction	3
Welcome to GIO Motorcycle Insurance	3
Summary of features and benefits	5
About your premium	6
Paying your premium	6
Your responsibilities	7
When you need to contact us	8
What is the No Claim Bonus?	8
About your cover	9
About your motorcycle	9
Types of cover	9
Comprehensive cover	9
Fire, Theft and Third Party Property Damage cover	10
Third Party Property Damage cover	11
Additional features	12
General exclusions	19
Claims	23
Making a claim	23
How to establish your loss	25
Your excess	26
How we settle your claim	28
If your motorcycle is damaged	29
Choice of repairer	29
If your motorcycle has been stolen	31
If your motorcycle is a total loss	31
If you are claiming under a hire car benefit	32
After we pay your claim	32
Other Important Information	33
What happens with cancellations?	33
Cancellation fee	33
Words with special meanings	33
How we will deal with a complaint	36
Report insurance fraud	37
General Insurance Code of Practice	37
Financial Claims Scheme	37

Introduction

Welcome to GIO Motorcycle Insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your GIO Motorcycle Insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate of insurance which shows the details particular to you.

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.

In some circumstances the terms and conditions of this PDS may be amended by a Supplementary PDS (SPDS).

PED Guide

Throughout this PDS you will be referred to a guide called: Premiums, Excesses, Discounts and Claim Payments Guide, indicated as 'Refer to the PED Guide for further information'. This guide will provide you with further information and is available at gio.com.au/moredetails. You can also obtain a copy of this guide on request, at no charge, if you contact us.

Cooling off period

After this insurance begins or you 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 exercise your cooling off rights within **21** days from the day cover began or was renewed. When you exercise your cooling off rights, we will refund in full the money you have paid for that period of insurance but you will have no cover from when your policy would have otherwise begun or from your renewal date.

Alternatively, you can cancel your policy at any time during the period of insurance. When you do this and unless we tell you otherwise, you will have cover up until the date of cancellation. For more information see 'Cancellation by you' on page 33.

Who is this product designed for?

This insurance product is designed for owners of motorcycles who use their motorcycles for private use only.

Your duty of disclosure

You have a duty of disclosure to tell us everything you know, or could reasonably be expected to know, 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 never existed.

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, request or direction (including to alter or cancel your policy) made by one as a statement, act, omission, claim, request or direction by 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 riders because of the type or value of motorcycle 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.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in the 'Words with special meanings' section on page 33.

Summary of features and benefits

Below is a table identifying some of the policy features and benefits available depending on the type of cover you choose. It is a guide only. The type of cover you choose will be shown on your certificate of insurance. For full details of what is covered and not covered and for any limits that apply, please read your certificate of insurance and this PDS carefully, including the 'General exclusions' on pages 19 to 22.

Summary of features and benefits	Comprehensive	Fire, Theft and Third Party Property Damage	Third Party Property Damage	Page
Liability cover for damage to other people's property (up to \$20 million)	✓	✓	✓	11
Accidental loss or damage to your motorcycle	✓	Fire and theft only	✗	9
Replacement motorcycle cover	✓	✓	✓	17
Damage by uninsured drivers	✓	✓ (up to \$5,000)	✓ (up to \$5,000)	17
Emergency travel, accommodation and repairs	✓	Fire and theft only	✗	15
Hire car after theft up to 21 days	✓	✓	✗	14
Lifetime guarantee on repairs	✓	✓	✓	29
Monthly instalments (additional costs apply)	✓	✓	✓	6 and 22
New motorcycle after a total loss for motorcycles less than 2 years old	✓	✗	✗	12
Personal property (up to \$500)	✓	Fire and theft only	✗	13
Riding apparel cover (up to \$1,000)	✓	Fire and theft only	✗	15
Locks and keys (up to \$1,000)	✓	Theft only	✗	16
Storm, Hail, Flood, Fire and Theft	✓	Fire and theft only	✗	9
Third Party Property Damage for trailers	✓	✓	✓	18
Towing and storage costs	✓	Fire and theft only	✗	16
Two-wheel trailer cover	✓	✗	✗	16
24/7 Australia-wide claims service	✓	✓	✓	23

About your premium

The premium is the amount you pay us for this insurance and it includes stamp duty, GST, other government charges and any fire services levy (FSL) that applies. The total amount payable will be shown on your certificate of insurance or, if you pay by instalments, the amount due each month will be shown on your certificate of insurance as 'monthly instalment'.

In addition to the amount we agree to cover your motorcycle for, we use many factors about you and your motorcycle 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.

Your premium includes any discounts we have given you.

Refer to the PED Guide for further information

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 this premium by the due date to get this insurance cover. You can pay in one annual payment or, if we agree, by instalments. If you pay your premium by instalments it costs you more than if you choose to pay your premium in one annual payment.

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 in full, we may reduce the period of insurance so it is in line with the amount you paid.

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

Late annual payments

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

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

If we accept your late payment, we might recommence your cover from the date we receive your payment. If so, you will have no cover for the period from that due date until the date of payment.

Overdue monthly instalments

If you pay your premium by monthly instalments and your payment is overdue we can do one or both of the following:

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

Your responsibilities

You must:

- ▶ take all reasonable precautions to prevent damage or theft, for example:
 - ▶ move your motorcycle away from rising flood waters;
 - ▶ remove keys and lock the motorcycle when left unattended;
- ▶ keep your motorcycle well maintained and in good and roadworthy condition (e.g. replace worn out tyres, replace worn out brakes and defective lights, fix paint problems, repair major rust, and repair unclaimed major scratches or dents);
- ▶ service your motorcycle 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, it may lead us to do either or both of the following:

- ▶ reduce or refuse to pay your claim;
- ▶ cancel your insurance policy.

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

When you need to contact us

Changes in your details and motorcycle

You need to tell us immediately if:

- ▶ any details on your certificate of insurance are no longer accurate;
- ▶ your address changes;
- ▶ you replace your motorcycle (see the 'Replacement motorcycle cover' feature on page 17);
- ▶ there are any changes to the physical condition of your motorcycle;
- ▶ you plan to, or have, added accessories or modifications to your motorcycle (see page 9);
- ▶ the place where you keep your motorcycle changes;
- ▶ the riders of your motorcycle change;
- ▶ you no longer plan to use your motorcycle for private use only.

Changes at renewal each year

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

- ▶ insurance or driving history;
- ▶ criminal history related to fraud, theft, burglary, drugs, arson, criminal, malicious or wilful damage.

What we will do when you contact us

When you contact us and tell us about these changes, we may charge an extra premium or apply a special condition to your policy. In some cases it could mean we can no longer insure you and we will cancel your policy.

What is the No Claim Bonus?

A No Claim Bonus (NCB) is a discount off your comprehensive 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 NCB. If you are eligible your NCB will keep increasing until you reach the maximum discount level. Your NCB is shown on your certificate of insurance.

Refer to the PED Guide for further information

About your cover

About your motorcycle

What we cover as your motorcycle

Your motorcycle as described on your certificate of insurance. It includes the standard manufacturer's options and any options, accessories and modifications that have been fitted to your motorcycle that you have told us about and are shown on your certificate of insurance.

Types of cover

There are **3** types of cover available:

- ▶ Comprehensive cover;
- ▶ Fire, Theft and Third Party Property Damage cover;
- ▶ Third Party Property Damage cover.

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

Comprehensive cover

This is the highest type of cover available and includes:

- ▶ accidental loss or damage cover;
- ▶ third party property damage cover;
- ▶ additional features at no extra cost (see pages 12 to 18).

Accidental loss or damage cover

We cover	<p>We will cover you for accidental loss or damage to your motorcycle caused by an incident in the period of insurance. Examples of incidents covered include:</p> <ul style="list-style-type: none">▶ hail, storm and flood;▶ fire;▶ theft or attempted theft;▶ malicious damage or vandalism;▶ collision and impact. <p>Limit</p> <p>The most we will pay is the amount covered for your motorcycle as shown on your certificate of insurance, unless we say otherwise in your policy.</p>
We do not cover	<p>See 'General exclusions' on pages 19 to 22 and 'We do not cover' in Additional features on pages 12 to 18.</p>

Third Party Property Damage cover

Comprehensive cover includes Third Party Property Damage cover (see page 11).

[Refer to the PED Guide for further information](#)

Fire, Theft and Third Party Property Damage cover

This cover includes:

- ▶ fire and theft cover;
- ▶ third party property damage cover;
- ▶ additional features at no extra cost (see pages 12 to 18).

Fire and theft cover

We cover	We will cover you for accidental loss or damage to your motorcycle caused by any of the following incidents in the period of insurance: <ul style="list-style-type: none">▶ fire;▶ theft or attempted theft. Limit <p>The most we will pay is the amount covered for your motorcycle as shown on your certificate of insurance, unless we say otherwise in your policy.</p>
We do not cover	See 'General exclusions' on pages 19 to 22 and 'We do not cover' in Additional features on pages 12 to 18.

Third Party Property Damage cover

Fire, Theft and Third Party Property Damage cover includes Third Party Property Damage cover (see page 11).

[Refer to the PED Guide for further information](#)

Third Party Property Damage cover

This cover includes:

- ▶ legal liability for damage to other people's property;
- ▶ additional features at no extra cost (see pages 12 to 18).

Legal liability for damage to other people's property

We cover	<p>We will cover you or anyone you authorise to ride your motorcycle for legal liability for loss or damage to another person's vehicle or property resulting from an incident caused by the use of your motorcycle in the period of insurance. Examples of incidents covered include:</p> <ul style="list-style-type: none">▶ legal liability that is the responsibility of your employer, principal or partner because you were using your motorcycle in connection with your occupation;▶ your legal liability for the cost of cleaning up by emergency services after an incident involving your motorcycle;▶ your legal liability for claims for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with:<ul style="list-style-type: none">▶ property falling from your motorcycle; or▶ property being loaded or unloaded from your motorcycle. <p>Limit</p> <p>The most we pay for all claims from any one insured incident is \$20 million, including all associated legal costs we have agreed to pay for your claim.</p>
We do not cover	<p>See 'General exclusions' on pages 19 to 22 and 'We do not cover' in Additional features on pages 12 to 18.</p>



Third Party Property Damage (TPPD) insurance is often confused with Compulsory Third Party (CTP). Your CTP insurance only covers your liability to pay compensation for injuries to other people, whilst TPPD covers your liability to pay compensation for damage to the property of others.

Refer to the PED Guide for further information

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 cover under the following additional features. You can make a claim under some additional features separately or independently to a claim for loss or damage to your motorcycle. Some features may or may not apply depending on the type of cover you have chosen and is shown in the additional feature detail.

In some circumstances, we may decide to make an additional feature available to you before we accept or agree to pay your claim. If we do this, it does not mean that your claim has or will be accepted or that we have otherwise agreed to pay your claim. If we later decide that we cannot accept or pay your claim then the cover available under an additional feature will not apply and we may decide to recover the costs from you.

There are some things we do not cover under these additional features and these are shown in the 'We do not cover' section of the following tables on pages 12 to 18 and in the 'General exclusions' on pages 19 to 22. All of the conditions of this policy apply to these additional features **unless** the cover says otherwise.

1. New motorcycle after a total loss

Applies to	Comprehensive cover.
We cover	<p>When your motorcycle has been lost or damaged in an incident and we have agreed to pay your claim as a total loss, we cover the cost to replace your motorcycle if:</p> <ul style="list-style-type: none">▶ you are the first registered owner of your motorcycle (or you purchased your motorcycle as an 'ex demonstration' model from a licensed motorcycle dealer who was the first registered owner of the motorcycle); and▶ the loss or damage to your motorcycle was caused by an incident that occurred less than 2 years from the date of original registration; and▶ it is possible for us to supply or order a new motorcycle of the same make and model within 90 days of us deciding your motorcycle is a total loss or, if one is not available within that time, it is possible to provide you with a new motorcycle that is in our opinion a similar make or model to your motorcycle; and▶ anyone who financed your motorcycle provides us with written consent. <p>We will:</p> <ul style="list-style-type: none">▶ replace your motorcycle with a new motorcycle that we consider to be the same or similar make and model, including similar accessories, modifications, tools and spare parts;▶ pay the on road costs such as stamp duty, CTP, registration and delivery charges applicable and your policy will continue until its expiry date. <p>Note: For full details of how we settle total loss claims see page 31.</p>
We do not cover	The cost for replacing or purchasing an extended warranty.

2. Personal property

Applies to	Comprehensive or Fire, Theft and Third Party Property Damage cover.
We cover	<p>When your motorcycle has been lost or damaged in an incident and we have agreed to accept your claim, your personal property stored in a secured storage compartment on your motorcycle (e.g. clothing, electronic and telecommunication devices) are also covered for any accidental loss or damage that results from the same incident.</p> <p>Limit Up to a total of \$500.</p> <p>Note: If you have Fire, Theft and Third Party Property Damage cover this feature only applies when the incident is fire or theft.</p>
We do not cover	<ul style="list-style-type: none">▶ cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;▶ jewellery;▶ riding apparel;▶ tools (other than those supplied as standard by the motorcycle manufacturer or similar replacements);▶ items used for business, trade or profession.

3. Hire car after theft

Applies to	Comprehensive or Fire, Theft and Third Party Property Damage cover.
We cover	<p>If we have agreed to pay your claim as a result of theft of your motorcycle, you can choose to:</p> <ul style="list-style-type: none">▶ allow us to arrange and pay the reasonable hire cost of a 'compact' category hire car using our provider (but only if our provider has a car available, and is within a reasonable distance of your location); or▶ arrange a hire car using a provider of your choice. Where we:<ul style="list-style-type: none">▶ agree to your choice of provider, we will reimburse you the reasonable hire cost of a 'compact' category hire car;▶ 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. <p>If there are no 'compact' category hire cars available from any provider within a reasonable distance of your location, then we will pay you the lesser of:</p> <ul style="list-style-type: none">▶ the amount it would have cost us to provide you with a 'compact' category hire car using our provider, had one been available; or▶ the actual cost you incur in making alternative travel arrangements. <p>Insurance for your hire car</p> <p>If you allow us to arrange a hire car with our provider, we will cover accidental loss or damage to the hire car under this policy as if the definition of 'motorcycle' in the policy had been extended to include the hire car. However, cover for the hire car is limited to the market value of the hire car.</p> <p>If we agree to your hire car provider of choice, this policy does not extend to include the hire car. But we will cover:</p> <ul style="list-style-type: none">▶ the reasonable cost of the insurance you arrange with your provider during the covered hire period; and▶ the difference between any excess charged by your hire car provider (or the insurer), and the amount of excess that would have been payable under this policy had the definition of 'motorcycle' in the policy been extended to include the hire car, if the hire car excess is more. <p>If you arrange a hire car and we do not agree to your provider of choice, we do not provide any cover under this policy for the hire car or hire car insurance.</p> <p>Limit</p> <p>Up to 21 days. The benefit stops before the 21 day limit if:</p> <ul style="list-style-type: none">▶ your motorcycle is returned undamaged;▶ we repair your motorcycle and return it to you;▶ we settle your claim. <p>Note: For further details of our hire car conditions, see page 32.</p>

4. Riding apparel cover

Applies to	Comprehensive or Fire, Theft and Third Party Property Damage cover.
We cover	<p>We cover your riding apparel, or that of your pillion, if it is stolen from a secured storage compartment on your motorcycle or damaged while you are riding your motorcycle in an incident covered by your policy during the period of insurance.</p> <p>Limit Up to a total of \$1,000.</p> <p>Note: If you have Fire, Theft and Third Party Property Damage cover this feature only applies when the incident is fire or theft.</p>
We do not cover	<ul style="list-style-type: none">▶ general clothing and any non-protective clothing;▶ wear and tear, or damage associated with normal use;▶ riding apparel when away from your motorcycle.

5. Emergency travel, accommodation and repairs

Applies to	Comprehensive or Fire, Theft and Third Party Property Damage cover.
We cover	<p>When your motorcycle has been stolen or damaged in an incident covered by your policy and we have agreed to accept your claim you will be covered for the following:</p> <ul style="list-style-type: none">▶ reasonable costs for emergency repairs to make your motorcycle roadworthy or safe in order to get your motorcycle to your destination (e.g. to a repairer or to your home);▶ reasonable emergency travel and accommodation costs if your motorcycle is not roadworthy or safe to ride and you are more than 100km from your home. <p>Limit You can authorise reasonable costs of up to \$500 on our behalf for both:</p> <ul style="list-style-type: none">▶ emergency repairs; and▶ emergency travel and accommodations costs. <p>You need to provide us with all invoices and receipts.</p> <p>Note: If you have Fire, Theft and Third Party Property Damage cover this feature only applies when the incident is fire or theft.</p>

6. Two-wheel trailer cover

Applies to	Comprehensive cover.
We cover	<p>We cover your two-wheel trailer for accidental loss or damage caused to it when it is attached to your motorcycle and is damaged or stolen in an incident that is covered by your policy in the period of insurance.</p> <p>Limit Up to a total of \$1,000.</p>

7. Towing and storage costs

Applies to	Comprehensive or Fire, Theft and Third Party Property Damage cover.
We cover	<p>When your motorcycle is damaged in an incident covered by your policy in the period of insurance and your motorcycle is not roadworthy or safe to ride or needs to be held in storage, we cover the reasonable costs of:</p> <ul style="list-style-type: none">▶ towing your motorcycle to:<ul style="list-style-type: none">▶ our nearest assessment centre or repair facility; or▶ another location nominated or agreed by us;▶ storing your motorcycle. <p>Limit You can authorise reasonable costs on our behalf.</p> <p>Note: If you have Fire, Theft and Third Party Property Damage cover this feature only applies when the incident is fire or theft.</p> <p>You need to provide us with all invoices and receipts.</p>
We do not cover	Storage costs for any period after your claim is settled.

8. Locks and keys

Applies to	Comprehensive or Fire, Theft and Third Party Property Damage cover.
We cover	<p>When your motorcycle keys are stolen in the period of insurance we cover the cost of replacing the keys and recoding your motorcycle's locks.</p> <p>Limit Up to a total of \$1,000.</p> <p>Note: Your standard excess (or your voluntary excess if you have chosen one) is payable for a claim made under this feature.</p>

9. Replacement motorcycle cover

Applies to	Comprehensive or Fire, Theft and Third Party Property Damage or Third Party Property Damage cover.
We cover	<p>If you replace your motorcycle with another motorcycle in the period of insurance, we will insure the replacement motorcycle on the same terms and for the same type of cover for the rest of the period of insurance provided:</p> <ul style="list-style-type: none">▶ you tell us within 14 days of you taking delivery of the replacement motorcycle; and▶ we agree in writing to insure the replacement motorcycle; and▶ you pay any additional premium we require. If an additional premium is payable, we will tell you how much it is and how it is to be paid. <p>Otherwise, we will only cover your replacement motorcycle for the same type of cover as your motorcycle for up to 14 days from when you take delivery of the replacement motorcycle or until you arrange insurance for your replacement motorcycle, whichever occurs first.</p> <p>Limit</p> <p>Your replacement motorcycle 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 and we have agreed in writing to cover you.</p> <p>Note: The cover ends for your motorcycle and begins for the replacement motorcycle at the time you take delivery of the replacement motorcycle. If we agree to insure your replacement motorcycle and you pay us any additional premium we require, we will send you a new certificate of insurance. If we do not agree to insure your replacement motorcycle we will cancel your policy.</p>

10. Damage by uninsured drivers

Applies to	Fire, Theft and Third Party Property Damage or Third Party Property Damage cover.
We cover	<p>When your motorcycle is damaged in a collision with another vehicle driven by an uninsured driver during the period of insurance, we cover damage to your motorcycle but only if:</p> <ul style="list-style-type: none">▶ we agree you are not at fault; and▶ you give us the name and address of the uninsured driver; or▶ you give us the registration details of the other vehicle, and we have otherwise agreed to pay your claim. <p>Limit</p> <p>Cost of repairs up to a total of \$5,000.</p>

11. Third party property damage for trailers

Applies to	Comprehensive or Fire, Theft and Third Party Property Damage or Third Party Property Damage cover.
We cover	<p>When your motorcycle is towing a trailer and loss or damage is caused to another person's vehicle or property in the period of insurance as a result of:</p> <ul style="list-style-type: none">▶ the actions of your trailer;▶ your trailer running out of control after separating from your motorcycle while your motorcycle is moving;▶ another vehicle colliding with or trying to avoid colliding with:<ul style="list-style-type: none">▶ property falling from your trailer while it is being towed by your motorcycle;▶ property being loaded or unloaded from your trailer attached to your motorcycle, <p>then we cover the amount you are legally liable to pay another person to compensate them for loss or damage to their property.</p> <p>Limit Up to \$20 million including associated legal costs we have agreed to pay.</p>
We do not cover	<ul style="list-style-type: none">▶ damage to the trailer being towed;▶ damage to the actual property that falls or is being loaded or unloaded from your trailer.

Refer to the PED Guide for further information

General exclusions

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

Agreements you enter into

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

Alcohol or drugs

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

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

But we will pay a claim for you (**but not** the rider or person in charge of your motorcycle) if you:

- ▶ were not the rider or person in charge of the motorcycle 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.

Asbestos

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

Biological, chemical, other pollutant or contaminant

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

Business use

your motorcycle being used during your full-time, part-time or casual working period as an integral means of earning an income.

Confiscation or repossession

legal confiscation or repossession of your motorcycle or its contents.

General exclusions (Cont'd)

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

Condition of motorcycle

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

Consequential losses or extra costs following an incident covered by your policy

consequential losses (financial and non-financial loss) or extra costs following an incident covered by your policy such as:

- ▶ loss of income or wages;
- ▶ medical expenses;
- ▶ the cost of your time (e.g. inconvenience);
- ▶ professional, expert, legal consulting or valuation costs **unless** you obtained our prior written authority to incur these costs;
- ▶ any costs related to stress or anxiety;
- ▶ your motorcycle's value (including its trade-in or resale value) is less after being repaired;
- ▶ costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- ▶ travel costs;
- ▶ cleaning costs; **or**
- ▶ any costs not covered by your policy.

Dangerous goods

your motorcycle is being used to illegally store or transport:

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

Exceeding loading or passenger limits

your motorcycle or any trailer being towed by your motorcycle carrying a higher load or number of passengers than it's built for, or is legally permitted to carry.

Failure to take reasonable precautions

your failure to take reasonable precautions to prevent loss, damage or legal liability.

Hire, fare or reward

your motorcycle being used for hire, fare or monetary reward.

Intentional loss or damage

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

Modifications

a modification to your motorcycle which was not street legal, roadworthy or approved by the transport department in your state or territory.

Motor sports or similar activities

your motorcycle was being prepared for or engaged in racing, track days or any other competitive activity.

Personal property

any personal property that is not owned by you **but we will** cover your pillion's riding apparel to the extent it is covered under 'Riding apparel cover' (see page 15 for details).

Radioactivity/nuclear materials

- ▶ 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.
-

Reckless acts

any intentional or reckless act by you, the rider of the motorcycle or by a person acting with your express or implied consent (such as wheelies, stoppies, street racing, burnouts or any other reckless use).

Revolution, war

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

General exclusions (Cont'd)

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

Riding a damaged motorcycle

riding your motorcycle after it has been damaged in an incident, **unless** we are satisfied you were not reasonably aware your motorcycle was unsafe or could lead to further damage of your motorcycle.

Unlawful purposes

your motorcycle being used for unlawful purposes.

Unlicensed riding

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

- ▶ were not the rider or person in charge of your motorcycle 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.

Unregistered motorcycles

your motorcycle being used on public roads at the time of an incident if it is unregistered.

There is no cover under this policy for:

Electrical charging equipment

theft of any electrical charging equipment used for your motorcycle.

Incorrect fuel usage

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

Loss or damage outside Australia

loss or damage that occurs outside Australia.

Replacement of non damaged parts

the replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set.

Tyres

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

Overdue monthly instalments

if you pay your premium by monthly instalments and your payment is overdue we can do one or both of the following:

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

Claims

Making a claim

When to make a claim

We understand being involved in an incident or having your motorcycle 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

Step 1	Step 2	Step 3	Step 4	Step 5
Make sure everyone is safe. For emergencies call 000.	Try to prevent further loss or damage. You must do everything you reasonably can to limit and prevent further loss or damage (e.g. move your motorcycle off the road and put on your hazard lights). We may provide cover for emergency repairs up to \$500 (see page 15 for details).	Report the incident to the authorities. If someone is injured or has stolen, attempted to steal or maliciously damaged your motorcycle, call the police immediately and record the time, date, report number and the name of the recording officer.	Collect details of all drivers, passengers and witnesses. 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.	Contact us as soon as possible on 13 14 46. 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 motorcycle to one of our assessment centres or repair facilities, or another location nominated or agreed to by us (e.g. a repairer). Please see page 16 for details on what we pay for towing costs.

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 also must 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.

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

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

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

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

Any payment we make to settle your claim will be considered to be made in full even if the amount we pay has been reduced as described above.

To process the claim, you must:

- ▶ talk to or meet with any experts we choose, such as a claims assessor, investigator or repairer;
- ▶ assist us in handling your claim. This can include agreeing to be interviewed and/or providing relevant documents we ask for (e.g. proof of ownership);
- ▶ either ride (if it is safe to do so) or let us move your motorcycle 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;
- ▶ allow us, or a person nominated by us, to recover, salvage or take possession of your motorcycle;
- ▶ attend court to give evidence if we ask you to.

Note: In this section 'you' means you and, if you were not riding your motorcycle, the rider of your motorcycle.

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 15;
- ▶ do not get rid of any damaged parts of your motorcycle or your property without our consent;
- ▶ do not accept payment from someone who admits fault for loss or damage to your motorcycle. 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 can reduce or refuse your claim and/or recover costs from you or 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 36 for more information.

How to establish your loss

Establish an incident took place

When making a claim you must be able to prove that 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 your loss or damage

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

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

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 motorcycle have been damaged in two separate incidents, then you have to make **2** claims and pay the excesses that apply for each claim.

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.

You will not have to pay an excess for an incident where we agree the rider of your motorcycle 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.

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

Standard excess	A standard excess applies to all claims unless stated otherwise in the PDS.
Voluntary excess	You can choose a voluntary excess from the range we offer to reduce your premium. This excess replaces the standard excess and applies to all claims unless stated otherwise in the PDS.
Age excess	This applies if a rider under 25 years of age was riding, using or in charge of your motorcycle at the time of the incident. This excess is in addition to any other excess that applies.
Inexperienced rider excess	This applies if an inexperienced rider (see page 34 for definition) was riding, using or in charge of your motorcycle at the time of the incident. This excess is in addition to any other excess that applies.

Refer to the PED Guide for further information

When does an excess apply

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?	
	Standard/ Voluntary excess	Other excesses (if applicable)
Theft or attempted theft of your motorcycle	Yes	none
Storm, hail, flood or fire damage	Yes	none
Malicious act or vandalism	Yes	none
Damage to your motorcycle whilst parked caused by an unidentified person or driver	Yes	none
Collision with or by an animal	Yes	age excess inexperienced rider excess
An incident where we decide the rider of your motorcycle caused or contributed to the damage	Yes	age excess inexperienced rider excess
An incident where we agree the rider of your motorcycle 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 rider of your motorcycle was not at fault, but you cannot give us the name and address of the other driver or the registration number of the other vehicle	Yes	age excess inexperienced rider excess
Stolen motorcycle keys (see additional feature 'Locks and keys' on page 16)	Yes	none

How to pay your excess

We may:

- ▶ ask you to pay us the excess;
- ▶ ask you to pay your excess to the repairer when you pick up your motorcycle;
- ▶ 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 will usually ask for your excess when you first lodge your claim.

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 motorcycle we will decide if we will:

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

For additional features

If we agree to pay a claim under an additional feature, we will settle your claim in accordance with that additional feature.

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.

[Refer to the PED Guide for further information](#)

If your motorcycle is damaged

Choice of repairer

You can choose:

- ▶ to allow us to arrange the repair of your motorcycle; or
- ▶ your own repairer.

If your motorcycle is not safe to ride

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

If your motorcycle is safe to ride

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

If you allow us to arrange the repairs

- ▶ we ordinarily obtain two 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 of the progress of the repairs **and** will advise you when your motorcycle is ready for collection.

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

- ▶ after you obtain a quote from your repairer, we will arrange a time with you to ride your motorcycle (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 motorcycle 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 motorcycle 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 authorised repairs, the quality of the materials and workmanship are guaranteed for the life of your motorcycle, even if you no longer own it. If a defect arises in the lifetime of your motorcycle as a result of faulty materials or workmanship, then we will rectify the problem.

When we authorise repairs to your motorcycle 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 motorcycle. These parts will meet available manufacturers' technical specifications and/or applicable Australian Design Rules;
- ▶ only use new original equipment parts if your motorcycle is under the manufacturers standard new motorcycle warranty period (**but not** under any extended dealer/manufacturer warranty period).

However, the following conditions also apply:

Radiators

Parts produced by genuine parts suppliers may be used in the repair of components such as radiators.

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 motorcycle is fitted with secure compliance (or motorcycle 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 obtain a letter of confirmation from the manufacturer of the motorcycle that it is compliant and that the plate was damaged. We will still repair your motorcycle without replacing the secure compliance label.

Sub-contracting repairs

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

When we repair your motorcycle we will not:

- ▶ pay extra to repair your motorcycle to a better standard, specification or quality existing before the loss or damage;
- ▶ fix a fault or defect in your motorcycle that existed before the loss or damage occurred **unless** the fault or defect was from authorised repairs;
- ▶ 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, modifications, paintwork, bodywork, radiators, batteries or trims affected by neglect, wear and tear, weathering, rust, mould, mildew 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 motorcycle has been stolen

If your motorcycle is found within **14** days of it being stolen and is damaged, follow the process of 'If your motorcycle is damaged' (see page 29). You may be entitled to a hire car for up to **21** days (see page 14), and where available we can arrange the hire car for you.

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

If your motorcycle is a total loss

Your motorcycle 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 motorcycles where the 'New motorcycle after a total loss' feature applies, see page 12.

For all other motorcycles we will pay you the amount covered 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 unpaid 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 motorcycle is registered in NSW. You can obtain these refunds from the NSW RTA;
- ▶ any ITC (if applicable) see page 24.

Motorcycles under finance

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

We own the motorcycle salvage

When we replace your motorcycle or pay you for the total loss, your motorcycle 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 motorcycle, then we will pay you or them the amount covered, less our estimate of the salvage value, any excess and unpaid premium. For example, this could occur if you had purchased your motorcycle not knowing that 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 motorcycle.

If you are claiming under a hire car benefit

Where you are making a claim under the hire car benefit in your policy you:

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

After we pay your claim

Does your claim affect your cover?

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

If your motorcycle is a total loss and you are not entitled to a new replacement motorcycle (see page 12), all cover under your policy stops and your policy is cancelled. There is no refund of the unused premium.

If your motorcycle is damaged and we settle your claim by paying you the cost of repairs, we can reduce your amount covered to reflect the lower value of your motorcycle 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.

Other Important Information

What happens with cancellations?

Cancellation by you

You may cancel this policy at any time. If you cancel this policy, you will be refunded the unexpired portion of the premium, less the cancellation fee and less any non-refundable government charges if the refund is more than **\$10**. See below for the cancellation fee.

Cancellation by us

We can cancel your policy where the law allows us to do so. If we cancel this policy, you will be refunded the unexpired portion of the premium, less the cancellation fee and less any non-refundable government charges if the refund is more than **\$10**. If we cancel your policy due to fraud, we will not refund any money to you.

Cancellation fee

Fee	Details
<p>Cancellation fee</p> <p>We incur costs in establishing and administering your policy. If you cancel one or more motorcycles on your policy we will charge a cancellation fee on each motorcycle cancelled.</p> <p>A cancellation fee will not apply in some circumstances, including:</p> <ul style="list-style-type: none">▶ when you are transferring cover to another motorcycle with us;▶ if you exercise your cooling off rights (see page 3).	<p>The amount of the cancellation fee is \$30 (plus (if applicable) FSL plus GST plus stamp duty).</p> <p>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 any additional amount to cover the difference.</p>

Words with special meanings

Accessories

are additions to your motorcycle that do not enhance the performance or change the structure of the motorcycle e.g. saddle bags.

Amount covered

when used in relation to your motorcycle, it is the most we will pay if your motorcycle is lost or damaged in an insured incident less any deductions that apply, **unless** we say otherwise in your policy. The amount covered is shown on your certificate of insurance. The amount covered includes GST.

Authorised repairs

where we have an arrangement with a repairer to conduct the repairs to your motorcycle.

Certificate of insurance

means the latest certificate of insurance, including the insurance account, we have given you. It is an important document as it shows the covers you have chosen and other policy details.

Excess

see page 26.

Incident or event

is a single occurrence which you did not intend or expect to happen.

Inexperienced rider

a rider who has had their motorcycle licence for less than **1** year or has been riding for less than **1** year.

Insured incident

means an incident not excluded by your policy. It is always a single event, accident or occurrence which you did not intend or expect to happen.

Limit

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

Listed rider

the person or people on your certificate of insurance as listed riders.

Loss or damage

means physical loss or physical damage.

Market Value

The amount that the market would pay for the hire car or motorcycle or damaged parts we consider to be obsolete. The market value of the hire car or motorcycle includes many factors such as age, make, model, kilometres travelled and general condition of the hire car or motorcycle. We may use recognised industry publications to assist us in calculating the amount.

Modifications

are alterations to the manufacturer's standard body, engine, suspension, wheels or paintwork of your motorcycle which may affect its performance, value, safety or appearance e.g. performance exhaust systems.

Motorcycle

see page 9.

NCB

see page 8.

Original equipment parts

means parts that are manufactured anywhere in the world by, on behalf of, under licence from or with the consent (whether direct or indirect) of:

(a) the manufacturer or supplier of your motorcycle;

- (b) the manufacturer or supplier of the part originally supplied with your motorcycle at the time of the motorcycle's purchase;
- (c) any member of the domestic or international corporate group of which the manufacturer or supplier of your motorcycle or the manufacturer or supplier of the part is a member or affiliated with (including affiliation by common use of trade marks); **or**
- (d) any affiliate, licensee, sub-licensee, related body corporate or affiliate of any entity in (a) or (b) or (c) of this definition;

whether or not the parts or the packaging of the parts bears the trade mark or trade marks of any of the entities contemplated by (a), (b), (c) or (d) of this definition.

PED Guide

see page 3.

Period of insurance

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

Policy

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

Private use

means if not used in connection with earning an income, or if the only such use is riding to and from work and/or occasional use in connection with work.

Riding apparel

means any items of riding apparel or protective clothing worn specifically for motorcycle riding. Includes helmets, gloves, riding jackets, pants and boots, and any other motorcycle specific gear such as body armour and knee guards.

Total loss

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

Uninsured driver

a driver is an uninsured driver if neither the driver nor the vehicle owner has motor insurance or they have insurance **but it does not** cover damage to your motorcycle at the time of the incident.

We, us, our and GIO

means AAI Limited ABN 48 005 297 807 trading as GIO.

You, your

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

How we will deal with a complaint

If you have a complaint about our product or services (even if through one of our service providers) or our complaints handling process, please let us know so that we can help.

You can contact us:

By phone	13 10 10
By fax	1300 724 872
In writing	GIO Reply paid 3999 SYDNEY NSW 2001
In person	By visiting one of our agencies
By email	gioservice@gio.com.au

Please include the full details of your complaint and explain what you would like us to do.

When we receive your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you within **5** business days of us receiving your complaint.

If you remain dissatisfied the matter will be referred to our Internal Dispute Resolution team (IDR). Our IDR team will review your complaint, and provide you with their final decision within **15** business days of us receiving your complaint.

The contact details for our IDR team are: By phone: 1300 264 094; By fax: 1300 316 047; In writing: Internal Dispute Resolution, GIO, PO Box 14180, Melbourne City Mail Centre, VIC, 8001; By email: idr@gio.com.au.

If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

If we are unable to resolve your complaint within **45** days, you may take your complaint to the Financial Ombudsman Service (the FOS), even if we are still considering it. The contact details for the FOS are set out below.

What if you are not satisfied with our final IDR decision?

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the FOS. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

- By phone:** 1300 780 808
- By Fax:** (03) 9613 6399
- By email:** info@fos.org.au
- In writing:** Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
- By visiting:** 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) 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 or by calling **1300 55 88 49**.

This page left blank intentionally

How to contact us

- ▶ For enquiries **13 10 10**
- ▶ For claims **13 14 46** – 24 hours a day – every day
- ▶ Report any suspected insurance fraud to our hotline on **1300 881 725**
- ▶ Visit one of our agencies
- ▶ Find us on the web at **gio.com.au**

Who we are

This insurance issued by

AAI Limited

ABN 48 005 297 807

AFSL No. 230859 trading as GIO

