



ANZ CAR INSURANCE

PRODUCT DISCLOSURE STATEMENT
AND POLICY DOCUMENT
6 NOVEMBER 2017



This is an important document. If you cannot read and understand English, please use an interpreter to explain it to you before entering into this contract of insurance.

Questo è un documento importante. Se non avete una buona conoscenza dell'Inglese, per favore fatevelo spiegare da un interprete prima di concludere un contratto di assicurazione.

Αυτό είναι πολύ σπουδαίο έγγραφο. Αν έχετε δυσκολία με τα Αγγλικά, παρακαλείστε να μεταχειρισθείτε διερμηνέα να σας το εξηγήσει προτού συνάψετε μια ασφαλιστική συμφωνία.

這是一份重要文件。如你不諳英語，在投保前，請先用傳譯員為你解釋保險合約。

ان هذه الوثيقة هامة. إذا كنت لا تجيد الإنكليزية، يرجى استعمال مترجم كي يشرحها لك قبل أن تدخل طرفاً في عقد تأمين.

Dies ist ein wichtiges Dokument. Falls Sie die englische Sprache nicht beherrschen, lassen Sie es sich von einem Dolmetscher erklären, bevor Sie einen Versicherungsvertrag eingehen.

Đây là một văn kiện quan trọng. Nếu quý vị không thông thạo tiếng Anh, xin vui lòng nhờ thông dịch viên giải thích để quý vị hiểu rõ trước khi ký tên vào hợp đồng bảo hiểm.

Este es un documento importante. Si Ud. No tiene conocimientos sólidos de inglés, pida a un intérprete que le explique el documento antes de contratar el seguro.

នេះគឺជាឯកសារមួយដែលមានសារៈសំខាន់ ។ ប្រសិនបើអ្នកពុំសូវចេះភាសាអង់គ្លេសឡាន់លាស់ទេ សូមស្នើសុំអ្នកបកប្រែភាសាឲ្យពន្យល់ប្រាប់អ្នកមុនពេលអ្នកយល់ព្រមចុះកិច្ចព្រមព្រៀងធានារ៉ាប់រងណាមួយ ។

CONTENTS

ANZ CAR INSURANCE PDS AND POLICY DOCUMENT	2
WHY CHOOSE ANZ CAR INSURANCE?	4
CHOICE OF COVER	5
INSURED EVENTS	7
LEGAL LIABILITY	9
ADDITIONAL BENEFITS	10
NO CLAIM BONUS	17
OPTIONAL BENEFITS	18
EXCESSES	21
EXCLUSIONS	22
YOUR PREMIUM	26
YOUR POLICY	29
YOUR RESPONSIBILITIES TO US	32
CLAIMS	34
CHOOSING A REPAIRER	36
REPLACING DAMAGED PARTS	37
CUSTOMER COMPLAINTS	41
OUR COMMITMENT TO YOU	43
GLOSSARY	50

Date of Preparation: 6th November 2017

Date Effective: 6th November 2017

QM2091-1117

ANZ CAR INSURANCE PDS AND POLICY DOCUMENT

When you take out ANZ Car Insurance, we agree to provide the cover described in your current Schedule and this PDS, as well as any Supplementary PDS we may issue.

Together, these documents make up the terms and conditions of your Car Insurance policy with us. We recommend that you read them carefully and store them together in a safe place.

THE PURPOSE OF THIS PDS AND POLICY DOCUMENT

This combined Product Disclosure Statement (PDS) and Policy document has been designed to help you understand ANZ Car Insurance so you can get the most out of your Policy.

This PDS contains detailed information on ANZ Car Insurance, including:

- when you're covered,
- when you're not covered, and
- maximum cover limits.

We've also included a glossary on Page 50 to describe words with a special meaning.

THIS PDS DOESN'T TAKE YOUR PERSONAL CIRCUMSTANCES INTO ACCOUNT

To the extent that the content of this PDS could be construed as general advice, it doesn't take into account your personal objectives, financial situation or needs ("personal circumstances"). You should consider the appropriateness of the information, having regard to your personal circumstances.

ISSUER OF THIS PDS

ANZ Car Insurance is underwritten by QBE Insurance (Australia) Limited (QBE) ABN 78 003 191 035 (AFSL 239545).

QBE Insurance (Australia) Limited is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers in the world. The company has been operating in Australia since 1886 and continues to provide insurance solutions that are focused on the needs of policyholders.

The issuer takes full responsibility for this combined PDS and Policy Document which has been prepared and is provided in accordance with Australian laws only.

ANZ Car Insurance is distributed by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 (AFSL 234527). This product is not a deposit or other liability of ANZ or its related group of companies and none of them stands behind or guarantees QBE or the product.

UPDATING OUR PDS

The information in this PDS may change from time to time. Updated information will be available free of charge from anz.com or by contacting the ANZ Insurance Centre on 13 16 14. We'll issue a supplementary or replacement PDS if there's a materially adverse change to or omission from information in this PDS.

SIMPLE APPLICATION PROCESS

If you are taking out a Policy with us for the first time, simply:



Talk to staff at any ANZ branch



Call 13 16 14 weekdays from 8am to 8pm (AEST)



Visit anz.com/insurance

If we agree to insure you, you will be provided with a Schedule setting out the details of your Policy.

FOR 24 HOUR CLAIMS SERVICE



13 16 14

WHY CHOOSE ANZ CAR INSURANCE?

ANZ Car Insurance is the hassle-free way for you to protect your car, offering a range of benefits, features and cover types including:

- after accident care benefits:
 - use of genuine parts
 - lifetime repair guarantee
 - towing services
 - emergency travel and accommodation
 - 24 hour, 7 days a week claims assistance service
- car hire:
 - after theft
 - following a 'not at fault' accident
- additional benefits:
 - protection of personal belongings
 - personal legal liability
 - protection against damage or loss of baby seats and capsules
 - new car if recently written off
 - cover for keys, locks and barrels
 - windscreen protection
 - choice of agreed or market value
 - pay in regular instalments
- optional benefits:
 - four year new car replacement if recently written off
 - car hire after an at fault accident
 - excess free windscreen and window glass replacement

Great ways to reduce your premium including:

- nominated driver option
- choosing a higher excess
- multi policy discount

CHOICE OF COVER

ANZ Car Insurance provides cover for your motor vehicle anywhere in Australia. Under this insurance you can choose from three different levels of cover, depending on your needs.

COMPREHENSIVE COVER

Provides cover for:

- loss or damage to your vehicle, and
- your legal liability for loss or damage to another person's vehicle or property.

Comprehensive cover offers additional policy options as outlined on Page 18 to Page 20.

How much we'll pay

We'll pay:

- up to the sum insured of your vehicle or
- other specified limit set out in your Policy Schedule,

and for additional and optional benefits, up to the limit set out in each benefit.

The Claims section sets out specific terms and conditions that apply when you make a claim or when something happens that may lead to a claim.

THIRD PARTY PROPERTY DAMAGE FIRE & THEFT COVER

Provides cover for:

- loss or damage to your vehicle by fire or theft only, and
- your legal liability for loss or damage to another person's vehicle or property.

How much we'll pay

We'll pay up to the sum insured of your vehicle, and for additional benefits, up to the limit set out in each benefit.

The Claims section sets out specific terms and conditions that apply when you make a claim or when something happens that may lead to a claim.

THIRD PARTY PROPERTY DAMAGE COVER

Provides cover for:

- your legal liability for loss or damage to another person's vehicle or property only.

How much we'll pay

We'll pay up to the legal liability limit for the legal liability cover, and for additional benefits, up to the limit set out in each benefit.

The Claims section sets out specific terms and conditions that apply when you make a claim or when something happens that may lead to a claim.

INSURED EVENTS

Under your Policy we'll provide cover for loss or damage as a result of any events that we've agreed to cover. There are a number of events we'll only cover under specific conditions. These are listed on the following pages.

When you make a claim and you're at fault:

- your No Claim Bonus may be reduced, and
- you'll need to pay any excesses that apply.

Event	Description	Provided under cover
Accidental damage to your vehicle	We'll cover your vehicle for accidental damage, including damage as a result of a collision.	<ul style="list-style-type: none"> ✓ Comprehensive ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage
Fire	<p>We'll cover your vehicle for loss or damage as a result of fire.</p> <p>We won't cover your vehicle for loss or damage caused by bushfire or grassfire within 48 hours of the start date of your Policy, unless:</p> <ul style="list-style-type: none"> • you took out your insurance with us immediately after another insurance policy covering the same vehicle ended, without a break in cover, or • you: <ul style="list-style-type: none"> – had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle, and – took out your insurance with us for the vehicle prior to taking possession of the vehicle. 	<ul style="list-style-type: none"> ✓ Comprehensive ✓ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage
Storm or flood	<p>We'll cover your vehicle for loss or damage as a result of storm or flood.</p> <p>We won't cover your vehicle for loss or damage caused by a named cyclone within 48 hours of the start date of your Policy, unless:</p>	<ul style="list-style-type: none"> ✓ Comprehensive ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage

Event	Description	Provided under cover
	<ul style="list-style-type: none"> • you took out your insurance with us immediately after another insurance policy covering the same vehicle ended, without a break in cover, or • you: <ul style="list-style-type: none"> – had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle, and – took out your insurance with us for the vehicle prior to taking possession of the vehicle. 	
Theft or attempted theft	<p>We'll cover your vehicle for loss or damage as a result of theft or attempted theft.</p> <p>We also cover theft of the keys to your vehicle and certain items in your car, refer to additional benefits on Page 10 to Page 16. The theft or attempted theft must be reported to the Police.</p>	<ul style="list-style-type: none"> ✓ Comprehensive ✓ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage
Vandalism or a malicious act	<p>We'll cover your vehicle for loss or damage as a result of vandalism or a malicious act. The vandalism or malicious act must be reported to the Police.</p>	<ul style="list-style-type: none"> ✓ Comprehensive ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage

LEGAL LIABILITY

Legal liability cover is included in your Policy for all cover types.

We'll cover:

- you,
- a nominated driver or authorised driver, or
- passengers travelling in your vehicle.

for legal liability if your vehicle or substitute vehicle causes:

- damage to someone else's property, or
- death or bodily injury to other people.

We'll cover you, a nominated driver or an authorised driver for any liability that arises from:

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

We'll cover passengers who are lawfully travelling in your vehicle for any liability that arises from being in or getting into or out of your vehicle or a substitute vehicle.

We'll only cover liability for death or bodily injury when there's no insurance required by law that already provides this cover. If this insurance was available to you and you didn't take it, we won't pay the claim.

How much we'll pay

We'll pay up to the legal liability limit shown on the Policy Schedule for all claims arising out of one incident or series of related incidents occurring during the period of insurance. This amount includes any legal costs that must be paid to defend the claim and any costs awarded against the person who was at fault.

You must pay your excess before we pay a claim.

The Claims section sets out specific terms and conditions that apply when you make a claim or when something happens that may lead to a claim.

ADDITIONAL BENEFITS

Your Policy includes a range of additional benefits, depending on the type of cover you've chosen. When we agree to pay a claim for an incident, we'll give the additional benefits which apply to that cover.

Benefit	Description	Provided under cover
Baby capsules and child seats	<p>If baby capsules or child seats are:</p> <ul style="list-style-type: none"> damaged while in your vehicle, or stolen from your vehicle, <p>we'll cover their replacement cost.</p>	<ul style="list-style-type: none"> ✓ Comprehensive ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage
Emergency or temporary repairs	<p>If your vehicle needs emergency or temporary repairs so that it can be driven or used, we'll cover up to \$500 for the cost of repairs.</p> <p>The emergency or temporary repairs must be a result of an event we have agreed to cover.</p> <p>We'll need receipts of the repairs.</p>	<ul style="list-style-type: none"> ✓ Comprehensive ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage
Hire vehicle costs following a not at fault incident or after theft or attempted theft	<p>If your vehicle is:</p> <ul style="list-style-type: none"> stolen, or damaged following an incident where you're not at fault, or unsafe to drive as a result of theft, attempted theft or a not at fault incident <p>we'll reimburse you the cost to hire a vehicle similar to yours.</p> <p>Note: Not at fault means we've agreed you weren't at fault, and you're able to provide the name and registration details of the other party.</p> <p>We'll cover the cost of a hire vehicle until:</p> <ul style="list-style-type: none"> your vehicle is recovered and repaired, or we settle your claim if your vehicle is a write off 	<ul style="list-style-type: none"> ✓ Comprehensive ✓ Third Party Property Damage, Fire & Theft, only covered following a theft or attempted theft ✗ Third Party Property Damage

Benefit	Description	Provided under cover
	<p>up to a total of 14 days, whichever happens first.</p> <p>We'll pay up to \$75 per day.</p> <p>You'll need to organise and pay for the hire car. We're not responsible for ensuring that a hire car is available.</p> <p>We need you to give us a copy of the rental agreement and any receipts for the hire car before we'll pay you.</p> <p>We won't pay for:</p> <ul style="list-style-type: none"> • loss or damage to the hire vehicle, • any costs to run the hire vehicle including the cost of fuel, • any insurance excess or other costs, including rental bonds which you may be liable for under the hire agreement, or • any other additional hire costs. 	
Lifetime repair guarantee	<p>We guarantee the quality of the repairs (including sublet repairs) authorised by us for any defect due to faulty workmanship or faulty material for the life of your vehicle.</p> <p>We won't offer this benefit if:</p> <ul style="list-style-type: none"> • we haven't authorised the repairs, or • we've paid you the repair cost directly. 	<ul style="list-style-type: none"> ✓ Comprehensive ✓ Third Party Property Damage, Fire & Theft ✓ Third Party Property Damage, only if you're making a claim for uninsured motorist damage (see Page 15)
Personal items in your car	<p>If personal items are damaged in an incident or stolen from your locked car, we'll cover the cost to repair or replace them, up to \$500.</p>	<ul style="list-style-type: none"> ✓ Comprehensive

Benefit	Description	Provided under cover
	<p>We won't cover loss or damage to the personal items as a result of theft or attempted theft if your vehicle wasn't locked or the items secured.</p> <p>The theft or attempted theft of personal items must be reported to the Police.</p> <p>We won't cover:</p> <ul style="list-style-type: none"> • money, cheques, financial transaction cards, or • property used for earning an income, such as items you use in business. 	<ul style="list-style-type: none"> ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage
Re-delivery costs	<p>If we've authorised repairs to your vehicle, and you live more than 100 kilometres from the repairer, we'll cover up to \$750 towards the reasonable cost to re-deliver your vehicle to your home.</p>	<ul style="list-style-type: none"> ✓ Comprehensive ✓ Third Party Property Damage, Fire & Theft, only if you're making a claim for uninsured motorist damage (see Page 15) ✓ Third Party Property Damage, only if you're making a claim for uninsured motorist damage (see Page 15)
Removal of debris	<p>If your vehicle is damaged, we'll cover the reasonable costs to remove your vehicle debris from where the incident occurred.</p>	<ul style="list-style-type: none"> ✓ Comprehensive ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage
Replacement of keys, barrels and recoding of locks	<p>If the keys to your vehicle have been stolen, and we accept your claim, we'll pay:</p>	<ul style="list-style-type: none"> ✓ Comprehensive ✓ Third Party Property Damage, Fire & Theft

Benefit	Description	Provided under cover
	<ul style="list-style-type: none"> • for the replacement of your vehicle's keys, and • if necessary the recoding of your vehicle's locks <p>up to a maximum of \$1,000 after deduction of your vehicle excess.</p> <p>To be entitled to this benefit you must report the theft to the Police.</p> <p>We won't pay this benefit if the keys were stolen by:</p> <ul style="list-style-type: none"> • your family, • someone who lives with you, or • someone invited to your house. <p>Cover under this benefit doesn't entitle you to a claim for a hire vehicle or any other additional benefit.</p>	<ul style="list-style-type: none"> ✗ Third Party Property Damage
Replacing your vehicle after a write off	<p>If your vehicle is a write off, we'll provide you with a new replacement vehicle of the same make and model or nearest equivalent in the market at the time of loss, provided your vehicle:</p> <ul style="list-style-type: none"> • is less than two years old, and • hasn't travelled more than 30,000 kilometres. 	<ul style="list-style-type: none"> ✓ Comprehensive ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage
Towing and transport of your vehicle	<p>If your vehicle is damaged in an incident and can't be driven or used, we'll cover the reasonable costs to tow it from the scene of the incident to:</p> <ul style="list-style-type: none"> • a place of safety, 	<ul style="list-style-type: none"> ✓ Comprehensive ✓ Third Party Property Damage, Fire & Theft, only if you're making a claim for uninsured motorist

Benefit	Description	Provided under cover
	<ul style="list-style-type: none"> the nearest repairer, or any other place we agree to. 	damage (see Page 15) ✓ Third Party Property Damage, only if you're making a claim for uninsured motorist damage (see Page 15)
Trailers attached to your vehicle	If a trailer is stolen or damaged while attached to your vehicle, we'll pay: <ul style="list-style-type: none"> the cost to repair your trailer, or the market value of your trailer up to \$1,000, whichever is the lesser amount. The trailer must be attached to your vehicle at the time it was stolen or damaged. We won't cover the contents of the trailer.	✓ Comprehensive ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage
Transport or accommodation when you are away from home	If your vehicle is damaged in an incident more than 150 kilometres from your home and can't be safely driven, we'll cover the cost of: <ul style="list-style-type: none"> transport for you and your passengers to your home or destination, or temporary accommodation for you and your passengers for one night up to \$1,000 in total. We need you to give us a copy of any receipts so we can reimburse you.	✓ Comprehensive ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage

Benefit	Description	Provided under cover
Uninsured motorist damage	<p>If your vehicle is accidentally damaged in a collision with another vehicle and we agree:</p> <ul style="list-style-type: none"> the other driver is at fault, the owner of the other vehicle, or its driver, didn't have insurance covering the damage to your vehicle <p>we'll cover the cost to repair your vehicle, up to:</p> <ul style="list-style-type: none"> \$5,000, or the market value of your vehicle <p>whichever is less.</p> <p>For us to pay this benefit you must provide:</p> <ul style="list-style-type: none"> the registration number of the other vehicle, the name and address of the driver of the other vehicle. <p>You won't be covered under this benefit if:</p> <ul style="list-style-type: none"> you were the owner of the other vehicle, or the other vehicle was registered in your name or in the name of someone in your family. <p>If we pay you the market value of your vehicle, then your vehicle in its damaged condition will become our property.</p>	<ul style="list-style-type: none"> ✗ Comprehensive ✓ Third Party Property Damage, Fire & Theft ✓ Third Party Property Damage

Benefit	Description	Provided under cover
Windscreen protection	<p>We'll cover the costs to repair or replace the windscreen or window glass of your vehicle if it's accidentally damaged.</p> <p>We'll waive the vehicle excess if we're able to repair the glass.</p> <p>We'll also waive the vehicle excess for the first replacement claim in any one period of insurance.</p> <p>You'll have to pay the vehicle excess for any subsequent glass claims in the same period of insurance where we have to replace the glass, unless you've paid for the excess free windscreen and window glass protection optional benefit on Page 19.</p> <p>Any claim under this benefit won't affect your No Claim Bonus.</p>	<ul style="list-style-type: none"> ✓ Comprehensive ✗ Third Party Property Damage, Fire & Theft ✗ Third Party Property Damage

NO CLAIM BONUS

No Claim Bonus is a discount on your premium awarded for not making at fault claims. For the first period of insurance, we'll calculate your No Claim Bonus based on information you supplied when you first bought the Policy. We'll do this based on:

- your driving history, and
- how many at fault claim you've made.

After that, based on the claims lodged during the period of insurance, your Policy's No Claim Bonus will be adjusted when you renew your Policy and this can either:

- increase (up to our maximum No Claim Bonus),
- decrease, or
- remain the same.

If your vehicle's involved in an incident, your No Claim Bonus won't be affected if:

- we agree someone else was at fault, and you give us the name, current residential address and vehicle registration of the person who caused the event, or
- your claim is for damage caused by a storm or other naturally occurring event.

If you make a claim and we decide that you're at fault, your No Claim Bonus will be affected and may be reduced when you renew your Policy.

Refer to Page 19 for ways of protecting your No Claim Bonus.

OPTIONAL BENEFITS

OPTIONAL BENEFITS THAT CAN BE ADDED TO YOUR POLICY

If you select Comprehensive cover, you can also buy the optional benefits below for an additional premium.

Any options that you've bought will be shown on your Policy Schedule and only apply:

- once you've paid us the premium for the benefit
- from the date the benefit was listed on your Policy Schedule.

HIRE VEHICLE FOLLOWING AN AT FAULT INCIDENT

If your vehicle is damaged in an incident covered under this Policy, where:

- you're at fault, and
- we've agreed to pay your claim,

we'll reimburse you the cost to hire a vehicle similar to your own while your vehicle is being repaired or if deemed a write off.

We will pay you up to \$75 per day:

- up to 14 days,
- until your vehicle is repaired, or
- until we pay your claim,

whichever happens first.

The cover will commence on the date your vehicle is taken to the repairer.

We won't pay for:

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

We won't cover you under this optional benefit if the only damage to your vehicle is to its windscreen or window glass.

EXCESS FREE WINDSCREEN AND WINDOW GLASS PROTECTION

We'll waive the vehicle excess on your second and subsequent glass claims in any one period of insurance if your windscreen or window glass needs to be replaced as a result of accidental breakage.

NO CLAIM BONUS PROTECTION

Your No Claim Bonus won't be reduced if you make only one at fault claim during the period of insurance.

To be eligible for this option, you must have a current No Claim Bonus.

If you make more than one at fault claim during the period of insurance, your No Claim Bonus will be reduced at the next renewal of your Policy.

POLICY LIFETIME NO CLAIM BONUS PROTECTION

Your maximum No Claim Bonus won't be reduced or affected by any at fault claims you make. To be eligible for this option you'll need to:

- currently have a maximum No Claim Bonus, and
- have held your Australian driving licence for 7 years or more.

FOUR YEAR NEW CAR REPLACEMENT

If your vehicle is:

- less than four years old, and
- hasn't travelled more than 100,000 kilometres,

we'll replace your car with a new replacement vehicle of the same make and model (or, if it's superseded, the nearest equivalent of the same make available in the market at the time of loss) if we declare your vehicle a write off as a result of an incident covered by this Policy.

To be eligible for this benefit you must:

- be the original owner of your vehicle, and
- have insured your car with us within the first three years of purchase.

When we supply the replacement vehicle we'll also pay for registration and stamp duty but not compulsory third party insurance.

However, if your vehicle's a write off and the provisions above aren't met, or you don't want a replacement vehicle then the sum insured will be market value at the time of the incident.

If your vehicle becomes four years old during the period of insurance this benefit will continue until your next renewal.

EXCESSES

An excess is an amount you have to pay whenever you make a claim.

The number of excesses and the amounts you pay are shown on your Policy Schedule. If more than one excess applies, you'll have to pay the total of all the excesses. If we find that your claim involves more than one incident, you'll have to pay the applicable excesses for each incident.

Excess type	When it applies
Vehicle excess	<p>This excess is the first amount you have to pay.</p> <p>This excess varies depending on the make and model of your vehicle, the State or Territory where your vehicle is used, and the level of cover you've chosen.</p> <p>You may also choose to reduce your premium by increasing the vehicle excess.</p>
Age excess	<p>When the incident you're claiming for happened while your vehicle was being driven by a person less than 25 years of age.</p> <p>This excess is in addition to the vehicle excess.</p>
Unlisted driver excess	<p>When the incident you're claiming for happened while your vehicle was being driven by someone not listed as a driver on your Policy Schedule.</p> <p>This excess is in addition to the vehicle and age excesses.</p>

None of these excesses will apply if your vehicle is damaged in a collision with another vehicle and all of the following apply:

- we agree the other driver involved in the collision was at fault,
- you give us the name and address of the other driver and the registration number of the other vehicle, and
- the other driver isn't a family member, or doesn't normally live with you.

An age excess or unlisted driver excess won't apply if you can prove to us that your vehicle was stolen or was damaged while being driven:

- without your consent
- by a person in the motor trade who was servicing or repairing it, or was an attendant parking it, or who used it because a serious medical emergency had arisen.

EXCLUSIONS

Any cover we provide is subject to the following exclusions.

EVENT, ADDITIONAL AND OPTIONAL BENEFIT EXCLUSIONS

The following exclusions apply for claims made under the following cover types:

- Comprehensive
- Third Party Property Damage, Fire & Theft
- Third Party Property Damage.

We won't cover damage to your vehicle:

- from normal wear and tear, rust or corrosion
- from structural failure, mechanical or electrical breakdown, unless the failure or breakdown results in damage to your vehicle by accident or fire
- to the tyres of your vehicle unless the damage is caused in an incident we've accepted a claim for
- caused by using the wrong fuel for the specific make and model of your vehicle and engine.

We won't cover theft of your vehicle:

- by someone acting with your express or implied consent
- by someone you lent it to. This exclusion won't apply if you were deceived and kept that person's driving licence or other form of legal identification
- because it was left unattended and unlocked in a public place.

We won't cover theft of, or damage to:

- your vehicle because you failed to take reasonable steps to protect it from:
 - theft
 - damage
 - further damage after it's been involved in an incident
- personal items in your vehicle, unless you've chosen Comprehensive cover.

We won't cover:

- the costs of any part, or parts, of your vehicle that wear out
- the repair or replacement of parts that have failed or broken down.

We won't cover any financial or consequential loss you might incur because you can't use your vehicle.

LIABILITY EXCLUSIONS

The following exclusions apply for claims made under legal liability cover.

We won't cover:

- penalties, fines or awards of aggravated, exemplary or punitive damages made against you, a nominated driver, an authorised driver, or a passenger
- events where there's insurance required by law that provides cover for your liability, or it was available to you, and you didn't take it out
- liability for any agreement or contract you, a nominated driver, or an authorised driver enter into, unless you, the nominated driver, or the authorised driver would've been liable without the agreement or contract
- damage to property owned by, in the possession, custody or control of:
 - you, any family member who normally lives with you, or any other person who normally lives with you
 - a nominated driver, or any member of their family who normally lives with them
 - an authorised driver, or any member of their family who normally lives with them
 - any person who's employed by you, a nominated driver, or an authorised driver

however we'll pay claims arising from damage to a residential building that is rented and occupied by any of the above people

- personal injury or death to:
 - you, any family member who normally lives with you, or any other person who normally lives with you
 - a nominated driver, or any member of their family who normally lives with them
 - an authorised driver, or any member of their family who normally lives with them
 - any person who's employed by you, a nominated driver, or an authorised driver.

GENERAL EXCLUSIONS

We won't cover any loss, damage or liability:

- that occurs outside Australia
- that doesn't occur within the period of insurance
- if there's a special condition listed on your Policy Schedule that states that there's no cover when the vehicle is driven by a specified person, and that person was driving the vehicle at the time of the incident being claimed for
- deliberately caused by:
 - you, a member of your family, a nominated driver, or an authorised driver

- a person acting with the express or implied consent of you, a driver or family member
- a passenger of your vehicle or a substitute vehicle
- where you, a nominated driver, or an authorised driver:
 - had a blood alcohol level higher than the level allowed by law
 - was under the influence of alcohol or drugs
 - refused a test to determine alcohol or drug levels, including a failure to report to a Police station within the legal time frame following an incident that requires a drug or alcohol test, or
 - didn't remain at the scene of the incident for the time required by law, or until the Police arrived without any reasonable excuse

however, this exclusion will only apply if you knew, or should've known, that the driver was under the influence of alcohol or drugs, or had a blood alcohol level higher than the level allowed by law. The law that will apply is the law of the State or Territory where the loss, damage or liability occurred

- if your vehicle or a substitute vehicle is being used for:
 - an unlawful purpose
 - hire
 - carrying passengers and you or the driver is being paid to do so. This exclusion doesn't apply to a private car pooling arrangement, when driving as a volunteer for a registered charity, or when ridesharing
 - carrying goods and you or the driver are being paid to do so
 - any purpose other than that for which your vehicle was made
 - a motor sport, on a race track, speedway track or course
 - driver training or driver instruction on a race track, speedway track or course, unless your Policy is endorsed for such use
 - preparation for a race, time-trial, hill-climb or any other competitive motor sport or contest
 - a rally or event where the road was closed to public traffic
- that arises from the lawful seizure or repossession destruction or confiscation of your property
- if you haven't met your responsibilities to us, including not taking reasonable steps to protect your vehicle from damage and theft
- if your vehicle or a substitute vehicle was:
 - not registered
 - in an unsafe, unroadworthy or illegal condition, and you knew, or should've known that it was unsafe to use

- used, or driven by, an unlicensed driver or by a driver who failed to comply with the conditions of their licence
- overloaded
- damaged in an incident and you don't take reasonable steps to prevent further loss or damage, including if your vehicle is stolen and then found, and you've been told where it is
- stolen by someone acting with your express or implied consent or by someone you lent it to
- arising from invasion, war, civil war or rebellion; war does not have to be declared
- acts of terrorism where such act is directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination
- arising from nuclear weapons, nuclear fuel, waste or material.

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You're not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

YOUR PREMIUM

HOW WE CALCULATE YOUR PREMIUM

Premium is what you pay us for your Policy and it's made up of the amount we've calculated for the risk and any taxes and government charges. Your premium, including any taxes and charges, will be shown on your Policy Schedule.

When calculating your premium we take a number of factors into account, including:

- the type of cover you've chosen, including any options that you've added
- whether you've chosen a market or agreed value for your vehicle
- the excess you've chosen
- the value of your vehicle, including modifications and accessories
- the age, make and model of your vehicle
- the address where you usually keep your vehicle
- what your vehicle is used for
- the age, gender, driving experience and claims history of the drivers
- any no claim bonus you're entitled to
- any special conditions that we've applied.

WAYS TO REDUCE YOUR PREMIUM

Nominated driver option

If you choose this option, we'll calculate your premium on the basis that your car will be driven by no more than two nominated drivers who are 30 years of age or over. The drivers you nominate will be listed on your Policy Schedule.

If your vehicle is damaged accidentally and wasn't being driven by a nominated driver, you'll have to pay any age excess or unlisted driver excess that may apply to that driver.

If your vehicle is stolen you won't have to pay any age excess or unlisted driver excess.

When you've taken this option, the cover type on your Policy Schedule will show as "Comprehensive (Nominated Driver Option)".

Choose a higher excess

If you choose to take a higher vehicle excess you'll receive a premium discount.

Multi policy discount

A multi policy discount rewards you with a discount off your premium for holding multiple eligible ANZ insurance policies with us.

To be eligible you must hold two or more current ANZ Home, Landlord or Car Insurance policies and be a named insured with the same name on each eligible policy.

How it works

- if you take out a new policy and you qualify for the multi policy discount, you are eligible to receive the discount on that new policy immediately and other existing policies will recalculate from their next renewal date
- the multi policy discount is calculated at each policy renewal based on the total number of eligible policies. The maximum discount is achieved by having three or more eligible policies.
- if you take out both buildings and contents cover under the same policy number, this is considered as one policy when calculating the multi policy discount.

If you believe that you are eligible for the multi policy discount and it does not appear on your Policy Schedule, please tell us.

No claim bonus discount

We'll move you up one level for each year you remain claim free, up to our maximum level. If you make a claim, your no claim bonus will be recalculated based on the number of claims you make.

See Page 17 for more details.

HOW TO PAY YOUR PREMIUM

We offer a range of convenient payments options. You can pay your premium:

- annually in one lump sum, or
- fortnightly or monthly instalments, at no extra cost by credit card or direct debit.

PROBLEMS WITH PAYING YOUR PREMIUM

If you can't pay your premium, please contact the ANZ Insurance Centre immediately on 13 16 14, weekdays from 8am to 8pm (AEST).

We may cancel your Policy if:

- you don't pay your premium, or
- you pay your premium by instalments and you're more than one month behind.

If you pay by instalments, we may refuse to pay a claim if at least one instalment of the premium is overdue for one month or more.

YOUR POLICY

HOW TO RENEW YOUR POLICY

Before your current Policy expires, we may send you an offer to renew your insurance. This offer will include an updated Policy Schedule and provide a premium based on the information contained in your current Policy.

You'll then need to review the proposed Policy and premium. If you've any questions or would like to change your cover, you'll need to call the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (AEST).

If you accept the conditions of the new Policy, you then need to pay your premium. If you paid your last premium by instalments, we'll continue to deduct payments, at the new amount, from your nominated account. If you paid your last premium in one lump sum, we must receive your payment by the due date, otherwise your vehicle won't be insured.

HOW TO CHANGE YOUR POLICY

It's important that all the details in your Policy are current and correct so we've tried to make it as easy as possible for you.

Changes to this Policy only become effective when we agree to them. We'll send you a new Policy Schedule detailing the change.

Contact us to change your policy or update your details

Call the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (AEST).

Check the changes

After we update your details, you'll be sent an updated Policy Schedule. This Policy Schedule includes any changes or variations:

- you've requested, and
- we've agreed to.

It will also include any conditions we may have applied to that agreement, including any change in premium.

Pay your premium if it's increased

We'll tell you if your premium's increased. If you pay your premium by instalments, we'll adjust your instalments and commence deducting the new amount from your nominated account. If you pay your premium in one lump sum, we must receive your additional payment within one month.

If you replace your vehicle

If you replace your vehicle with another vehicle the cover for your original vehicle will end.

We'll provide cover for your newly acquired vehicle if you:

- sell or dispose of your vehicle,
- acquire your new vehicle within 14 days of the disposal of your vehicle,
- give us details of the new vehicle within that time, and
- pay any extra premium we require.

We won't provide this cover if your vehicle was disposed of when we're settling a write off claim.

CANCELLING YOUR POLICY

You can cancel your Policy at any time by telling us. If there are other people named as insured on your Policy, we only need a request to cancel it from one of you.

We may cancel your Policy in any of the circumstances permitted by law (eg. failure to pay the premium by the due date) by informing you in writing.

We'll give you notice in person or send it to your address (including an electronic address) last known to us.

If you've paid your premium in advance, we'll refund you the proportion of the premium for the remaining period of insurance, less any administration fees.

If you want to cancel your Policy, call the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (AEST).

COOLING OFF PERIOD

If you change your mind within 21 days of buying your Policy, you can cancel it and receive a full refund. This doesn't apply if you've made or are entitled to make a claim. Even after the cooling off period ends, you still have the right to cancel your Policy. However, we may deduct some costs from any refund, as set out under 'Cancelling your Policy'.

JOINT AND CO-INSURED

If more than one person is insured under your Policy, we'll treat a statement, act, omission, claim, request or direction by that person as having been made by all insured.

We only need a request from one person insured to cancel or change your Policy.

NOTICES

Any notice we give you will be in writing, and will be effective once it's delivered to you personally or once it's sent to your last known address (including when it's sent to an electronic address including your nominated email address).

It's important for you to tell us of any change of address as soon as possible.

YOUR RESPONSIBILITIES TO US

CONDITIONS WHEN YOU'RE INSURED WITH US

There are conditions set out in this section, in the Claims section and under each particular cover and section. If any of these conditions aren't met we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- refuse to pay your claim or reduce what we pay for your claim
- cancel your Policy.

Assistance and co-operation

At all times when you deal with us you must:

- provide us with all reasonable assistance we may need
- be truthful and frank
- not behave in a way that's abusive, dangerous, hostile, improper or threatening
- co-operate fully with us, even after we've paid a claim.

Care and maintenance

You must take reasonable care to prevent damage, injury or loss. We won't pay for damage, injury, loss or your liability to which your failure to take reasonable care is a contributing factor.

At all times, you must:

- prevent damage to property insured, as well as to others and their property
- minimise the cost of any claim under your Policy
- comply with all laws.

Changes to your circumstances

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury.

Examples include:

- changing the ownership of your vehicle
- storing your vehicle at a different address
- other drivers regularly using your vehicle

- how you use your vehicle
- modifying your vehicle.

Any of these changes may result in:

- additional premium
- a particular driver being excluded
- a claim being refused, or payment reduced.

Other interests

You must not transfer any interests in your Policy without our written consent.

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy.

Other party's interests

You must tell us of the interest of all parties (eg. financiers, lessors or owners) who'll be covered by your Policy. We'll protect their interests only if you've told us about them and we've noted them on your Policy Schedule.

CLAIMS

HOW TO MAKE A CLAIM

To help us make the claims process as easy as possible for you, please follow these simple steps for motor vehicle claims.

What to do after an incident.

Prevent further loss or damage.

Inform the Police if something was stolen or vandalised, or if you're required by law to do so.

Take details of other people involved in an incident or any witnesses to it.

Call us as soon as possible.

Complete a claim form if we require it.

Provide information in support of your claim, including letters or notices given to you by another party.

Pay your excess.

What not to do after an incident.

Admit guilt or fault except in a Court or to the Police.

Offer or negotiate to pay a claim or make repairs.

Admit liability.

Dispose of damaged items unless we've said you can.

Authorise repairs except for essential temporary repairs.

Delay telling us about an incident as it may reduce the amount we pay for your claim.

Give us false or misleading information.

Call us on 13 16 14 (24 hours, 7 days) to make a claim.

Our Claims Assistance Service is open 24 hours, 7 days a week so we can give you immediate advice and assistance with your claim. You'll need to make your claim as soon as possible as any delays may reduce the amount that we can pay, or prevent us from paying a claim.

To help us assess your claim when you call, we'll ask you a range of questions and you may need to:

- provide proof of ownership of your vehicle, or any personal items, baby capsules or child seats,
- allow us to assess your vehicle,
- provide quotations from a repairer.

At the time of making a claim under the Policy, you must provide us with certain GST information relevant to both your Policy and your claim. If you do not provide us with this information we may deduct up to 1/11th of the amount otherwise payable in settlement of your claim.

You must not:

- admit guilt or fault (except in court or to the Police)
- offer or negotiate to pay a claim
- admit any liability.

HOW WE SETTLE YOUR CLAIM

We'll decide how we'll settle your claim.

If your vehicle suffers loss or damage as a result of an event that we have agreed to cover, we'll decide whether to:

- repair your vehicle
- replace your vehicle
- pay you the cost to repair your vehicle, or
- pay you the agreed or market value as listed on your current Policy Schedule.

If your claim is a liability claim, we may choose to take over the defence of the claim.

When we settle your claim, the law that'll apply is the law of the State or Territory where the loss, damage or liability occurred.

If you make a claim under Comprehensive cover for your vehicle, your No Claim Bonus may be affected.

If you need to pay an excess

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

CHOOSING A REPAIRER

We have an accredited repairer network to help you get back on the road. When you lodge a claim we'll recommend a QBE repairer where one's available, or alternatively you may nominate your own repairer.

You have to ask us before getting your vehicle repaired.

Where we recommend our repairer, we'll:

- need to assess your vehicle before authorising repairs, and
- pay the cost of repairs directly to the repairer we authorise.

Where you nominate a repairer, you must:

- get a quote from an appropriately licenced repairer of your choice,
- get a quote from a repairer of our choice if we ask you, and
- allow us to assess your vehicle before authorising any repairs.

Paying repair costs

We'll pay reasonable costs to have your vehicle repaired. In deciding reasonable costs we consider a number of factor, which may include:

- the advice of an experienced motor vehicle assessor we've appointed,
- a quote from another repairer of our choice, and
- any adjustment allowing for method of repair.

If you've chosen the repairer we'll decide whether to pay the repairer directly or pay you the reasonable costs we've decided.

If we choose to pay you directly, we'll deduct:

- any excess, and
- any input tax credit you are entitled to under *A New Tax System (Goods and Services Tax) Act 1999*.

Authorising repairs without asking us first

If you authorise repairs without asking us first, we won't:

- provide our lifetime guarantee on repairs (see Page 11), or
- where permitted by law, pay more than what we think is reasonable.

REPLACING DAMAGED PARTS

Within manufacturers standard new car warranty period

If your vehicle is covered under the Manufacturer's Standard New Car Warranty (not including an extended warranty period), we'll use manufacturer's approved parts in repairing your vehicle. If the part is a windscreen or a body glass then we may use non manufacturer parts but only if they're compliant with Australian Design Rules.

Outside manufacturers standard new car warranty period

We may use new, recycled or reconditioned parts when repairing vehicles no longer covered under the Manufacturer's Standard New Car Warranty. Where the use of recycled or reconditioned parts is requested, we'll only use the parts if they are equal to or exceed the quality of the part being replaced.

In repairing your vehicle, we may arrange for a part of the repair to be carried out by a specialist service provider, for example windscreen repairs.

You may have to contribute to the costs of repairs

In circumstances where the condition or appearance of your vehicle improves as a result of replacing old with new parts, or repainting more than the damaged area, we may need you to contribute towards the cost of repairs.

If parts and accessories are unavailable

If parts and accessories for your vehicle aren't available:

- in Australia, or
- can't be sourced reasonably,

we'll only pay the last known price of that part in the latest suppliers' list within the State or Territory where repairs are being carried out.

If parts and accessories are able to be reasonably sourced from outside Australia we'll only pay the reasonable freight costs of getting parts to the repairer.

If your vehicle is a write off and we decide to pay you

We'll pay you the agreed or market value of your vehicle, as listed on your Policy Schedule, after deducting:

- any excess,
- any unpaid premium,
- any input tax credit you would have been entitled to under *A New Tax System (Goods and Services Tax) Act 1999*, and
- the value of any pre-existing unrepaired damage as determined by us.

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

If your vehicle is a write off and decide to replace it

We'll replace it with:

- a vehicle of the same make, model and series, provided it is available locally, or
- the nearest equivalent in the market at the time of loss.

We'll also cover:

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

If your vehicle's under finance, we'll need written consent from your financier before we can offer you a replacement vehicle.

You'll need to pay:

- any excesses that apply, and
- any unpaid premium.

We'll tell you who to pay these to.

CLAIMS CONDITIONS

Where allowed by law, we have a right to recover from any person, the amount of any monies payable to you under the Policy and we have sole discretion in the way we handle these matters. We will only pay a claim where you have complied with the following conditions:

- you have to be honest and you must give us any information or assistance we require to investigate and process your claim. This may include you, or any driver, or any other occupant of your vehicle providing statements or information to investigators or assessors, even after a claim has been settled,
- you mustn't admit liability or responsibility for a claim,
- you must take reasonable precautions to prevent and mitigate any further loss, damage or liability arising,
- you must contact the Police immediately if your vehicle is lost, stolen, vandalised or maliciously damaged,
- you mustn't repair or authorise repairs to your vehicle without our consent, and
- you must make your vehicle available for inspection.

Contribution and other insurance

You must notify us of any other insurance which will or may, whether in whole or in part, cover any loss insured under your Policy.

If at the time of any loss, damage or liability there's any other insurance (whether effected by you or by any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Salvage

We're entitled to obtain and retain any items or materials salvaged or recovered after you make, and we agree, to pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds. We may choose to sell the items or materials to you, provided you agree to pay market price.

Providing proof

You must be able to prove to us you've suffered a loss covered by your Policy before we'll pay you for it. We may ask you for this proof if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following:

- police reports
- medical reports
- proof of loss or damage
- proof of ownership
- receipts or tax invoices.

We won't pay any claim when the only proof of ownership is:

- a photograph
- a photocopy of any documentation
- a copy of information downloaded from the Internet

unless you also submit a statutory declaration in support of these items attesting to you being the owner of the item(s) you're claiming for.

GST

If you're a business you must tell us if you're registered, or are required to be registered, for GST. When you do this, we need you to give us:

- your ABN, and
- the percentage of any input tax credit you will claim, or will be entitled to claim, on your premium.

When we pay a claim, your GST status will determine the amount we pay you. Your claim settlement amount will be adjusted to allow for any ITC entitlement.

Unless we say otherwise, all amounts in your Policy are inclusive of GST. There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

How claims administration and legal proceedings are undertaken

When a claim is made we have the right, at our discretion, to exercise all the legal rights of the person making the claim relating to the incident and to do so in their name. We'll take full control of the administration, conduct or settlement of the claim including any recovery or defence we think necessary.

We'll also report any suspected fraudulent act to the Police for further investigation.

Subrogation, recovery action and insured loss

We may at any time, at our expense and in your name, use all legal means available to you of securing reimbursement for loss or damage arising under your Policy. In the event we do so, you agree to give all reasonable assistance for that purpose.

If you've suffered loss that wasn't covered by your Policy as a result of the incident, we may offer to attempt to recover this. You may also specifically ask us to recover this for you. You'll need to give us documents supporting your loss. Before we include any uninsured loss in the recovery action we'll also ask you to agree to the basis on which we'll handle your recovery action. You may need to contribute to legal costs in some circumstances.

Preventing our right of recovery

If you've agreed not to seek compensation from any person liable to compensate you for loss, damage or liability covered by your Policy, we won't cover you for that loss, damage or liability.

CUSTOMER COMPLAINTS

HOW TO RESOLVE A COMPLAINT OR DISPUTE

Talk to us

We're committed to ensuring our products and services meet your expectations and we value your feedback regarding how we're performing.

Our customer care unit is your first point of contact for raising complaints or providing feedback. You can contact us directly via phone, email or in writing and we'll endeavour to resolve your concerns quickly and fairly. We'll aim to resolve your complaint within 15 business days.

Phone	13 16 14, weekdays 8am-8pm (AEST)
-------	-----------------------------------

Email	anzinsurance@qbe.com
-------	----------------------

Post	Customer Care Unit PO Box 213 PARRAMATTA NSW 2124
------	---

Escalating your complaint

If you're not satisfied with the resolution offered by our customer care unit, you can have your complaint reviewed by a Dispute Resolution Specialist.

A final decision will be provided within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give them more time.

External dispute resolution

If you're not satisfied with the outcome of your complaint, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body.

FOS is a free service that resolves insurance disputes between consumers and insurers. If you wish to access FOS, you can contact them:

Phone	1800 367 287, weekdays 9am-5pm AEST, except on public holidays
-------	--

Email	info@fos.org.au
-------	-----------------

Address	GPO Box 3 Melbourne VIC 3001
---------	---------------------------------

Online fos.org.au

Disputes not covered by the FOS Australia Terms of Reference

If your dispute doesn't fall within the FOS Australia Terms of Reference, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

Phone 1300 363 992, weekdays 9am-5pm AEST, except on public holidays

Email enquiries@oaic.gov.au

Online oaic.gov.au

FINANCIAL CLAIMS SCHEME

Your Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from the Australian Prudential Regulation Authority (APRA).

How to contact APRA

Phone 1300 558 849, weekdays 9am-5pm AEST, except on public holidays.
Calls from mobiles, public telephones or hotel rooms may attract additional charges.

Online fcs.gov.au

OUR COMMITMENT TO YOU

THE GENERAL INSURANCE CODE OF PRACTICE

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- commit us to high standards of service
- promote better, more informed relations between us and you
- maintain and promote trust and confidence in the general insurance industry
- provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
- promote continuous improvement of the general insurance industry through education and training.

QBE PRIVACY

QBE will collect your personal information when you deal with us, our agents, other companies in the QBE group, intermediaries who arrange insurance with us (such as Australia and New Zealand Banking Group Limited) or suppliers acting on our behalf. We use your personal information so we and our intermediaries can do business with you, which includes issuing and administering our products and services and processing claims. We may disclose your personal information to our related bodies corporate, business partners and intermediaries, and as otherwise set out in our privacy policy. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, how we typically disclose personal information, as well as where we store it and the full list of ways we could use it. Our Privacy Policy also sets out how (i) you can access and/or correct your personal information; (ii) make a privacy complaint; and (iii) how we will deal with any privacy complaints. To get a free copy of it please visit qbe.com.au/privacy or contact QBE Customer Care on 13 16 14 or using the other contact methods in the 'Customer Complaints' section of this document.

It's up to you to decide whether to give us your personal information, but without it we and our intermediaries might not be able to do business with you, including not paying your claim.

ANZ PRIVACY STATEMENT

ANZ is committed to ensuring the confidentiality and security of your personal information. As the distributor of this product, ANZ collects your personal information from you in order to distribute, manage and administer its products and services. Without your personal information, ANZ may not be able to process your application or provide you with the products and services you require.

ANZ's Privacy Policy details how ANZ manages your personal information and is available on request or may be downloaded from anz.com/privacy

In order to undertake the distribution, management and administration of ANZ's products and services, it may be necessary for ANZ to disclose your personal information to certain third parties.

Unless you consent to such disclosure ANZ will not be able to consider the information you have provided.

Providing your information to others

The parties to whom ANZ may routinely disclose your personal information include:

- to QBE, as the issuer of this product;
- an organisation that assists ANZ and/or its related companies to detect and protect against consumer fraud;
- any related company of ANZ which will use the information for the same purposes as ANZ and will act under ANZ's Privacy Policy;
- an organisation that is in an arrangement or alliance with ANZ and/or any of ANZ's related companies to jointly offer products and/or to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or ANZ and/or any of its related companies to provide you with products or services and/or to promote a product or service;
- organisations performing administration or compliance functions in relation to the products and services ANZ provides;
- ANZ's solicitors or legal representatives;
- organisations maintaining ANZ's information technology systems;
- organisations providing mailing and printing services;
- persons who act on your behalf (such as your agent or financial adviser);
- regulatory bodies, government agencies, law enforcement bodies and courts.

ANZ and its related companies will also disclose your personal information in circumstances where they are required by law to do so.

ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside of Australia and/or (2) not established in or do not carry out business in Australia.

You can find details about the location of these recipients in ANZ's Privacy Policy which can be found at anz.com/privacy

If you do not want ANZ or its related companies or alliance partners to tell you about products or services, phone Customer Services 13 13 14 to withdraw your consent.

Collecting sensitive information

ANZ will not collect sensitive information about you, such as information about any criminal charges, without your consent. Any sensitive information collected about you will only be used by the insurer to assess your application and if approved, to provide this product.

Privacy consent

ANZ may send you information about its financial products and services from time to time. ANZ may also decide to disclose your information (other than sensitive information) to its related companies or alliance partners to enable them or ANZ to tell you about a product or service offered by them or a third party with whom they have an agreement.

You may elect not to receive such information at any time by contacting Customer Services on 13 13 14.

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions please notify ANZ in writing.

If you give ANZ personal information about someone else, please show them a copy of this document so that they understand the manner in which their personal information may be used or disclosed by ANZ in connection with your dealings with ANZ.

Privacy Policy

ANZ's Privacy Policy contains information about:

- When ANZ may collect information from a third party;
- How to access and seek correction of personal information;
- How you can raise concerns that ANZ has breached the Privacy Act or an applicable code and how ANZ will deal with those matters.

You can contact ANZ about your information or any other privacy matter as follows:

GPO Box 75
Sydney NSW 2001

Email yourfeedback@anz.com

ANZ may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let ANZ know by contacting Customer Services on 13 13 14.

More information can be found in ANZ's Privacy Policy which can be obtained from its website at anz.com/privacy

Kinds of personal information we collect and hold

Personal information we may collect from you includes:

- your name, address, date of birth and contact details;
- details of any property you insure;
- your financial details, if you take out consumer credit insurance, if your insured property is financed as well as when you decide to pay us by direct debit;
- medical and health information, if you take out travel or sickness and accident insurance or if your claim relates to a sickness or an accident;
- professional qualifications, if they are relevant to the insurance you take out with us; and
- your past employment, qualifications, residency status and proof of identity if you apply to work with us.

Sources of personal information

We may ask you to provide us with your personal information if you're:

- our customer or a beneficiary under one of our customer's policies;
- involved in a claim as a claimant or as a witness;
- a customer of one of our business partners or insurance intermediaries;
- an entrant in a competition or a participant in a loyalty programme or marketing initiative;
- a business partner, where we may contact you to promote our products and services;
- a trainee or person using our training facility; or
- an applicant for employment, through our recruitment services provider.

In most cases we'll collect personal information directly from you. We'll obtain your consent to collect sensitive information, such as information about your health, unless we're required or permitted by law to collect it without your consent.

If you're a borrower and your financial institution has required you to pay for lenders' mortgage insurance (LMI) you're not our insured, but we collect your information so that we can assess the risk that you may default on your loan. For more information about LMI and your privacy please visit www.qbelmi.com.au

Purposes for collecting, holding, using and disclosing personal information

We only collect, hold, use and disclose your personal information in ways that you'd reasonably expect and where it is reasonably necessary for our business, including:

- issuing, administering and managing insurance policies;
- processing claims and taking recovery action;
- working with our business partners and insurance intermediaries;
- assessing your suitability to work with us; and
- conducting marketing initiatives and promotional activities.

We'll request your consent for any other purpose which you wouldn't reasonably expect.

If you choose not to provide us with your personal information, we may not be able to do business with you.

Anonymity and pseudonymity

There are circumstances where you may be able to deal with us anonymously or by using pseudonym, including where you're only looking for general information about one of our products or services or a quote.

How personal information is collected and held

We collect your personal information when you contact us, use our online services, enter our promotions, participate in marketing initiatives, deal with our business partners and insurance intermediaries and when you apply to work with us.

Your personal information is recorded in our systems, databases and paper records and is held in secure environments. We may use our related bodies corporate, agents and third party suppliers for data storage, which may be located outside of Australia.

Any personal information you provide over the internet is held securely and isn't retained on our web servers. We use service providers and secure online payment facilities so that you can pay us by credit card. Your details can't be accessed through the internet after your payment has been processed.

When you visit our websites we use common internet technologies, such as cookies, to collect general statistical information to assist you to use our online services. We don't collect personal information from cookies or use cookies for marketing purposes.

Disclosure to overseas recipients

Sometimes we store or disclose your personal information overseas. The location varies but includes the Philippines, India, Ireland, the UK, the USA, China and countries within the European Union.

Where your personal information has been disclosed overseas, there's a possibility that the recipient may be required to disclose it under a foreign law. Where this occurs, such disclosure isn't a breach of the Act.

Who we may disclose your personal information to and why

We, or our agents, may disclose your personal information to:

- any person authorised by you;
- our related bodies corporate, including QBE's services company located in the Philippines which provides sales, claims, accounting and administration services;
- mail houses, records management companies or technology services providers for printing and/or delivery of mail and email, including secure storage and management of our records;
- financiers of any property you insure with us, to confirm that your policy is current or where your property is a total loss, to confirm they have a current interest;
- medical practitioners or health care providers, to establish your medical status, arrange appropriate treatment and services. In an emergency we may also disclose information to your employer or family members;
- organisations that provides banking or transactional services to facilitate payments to and from us;
- co-insureds, to confirm that full disclosure has been made to us;
- other insurers to obtain information about your past insurance history, including to confirm a no claims bonus status, to assess insurance risk or assist with an investigation;
- our reinsurers;
- dispute resolution organisations such as the Financial Ombudsman Service;
- companies that conduct customer surveys on our behalf; and
- insurance reference bureaus to report claims you make with us.

We may also disclose your personal information to:

- repairers and suppliers, to repair or replace your property;
- Investigators and assessors, to investigate and assess your claim and matters related to it;
- lawyers and recovery agents, to defend an action by a third party against you, to recover our costs (including amounts you owe us) or to seek a legal opinion on matters related to products or services you have with us;

- witnesses, to obtain a witness statements; and
- Other parties to a claim to obtain statements from them, seek recovery or to defend an action.

Personal information about you may also be collected from these people and organisations.

Accessing and seeking correction of your personal information

Our aim is to always have accurate, complete, up-to-date and relevant personal information. When you talk to us or if we send you documentation, you should check that the information we hold about you is correct.

You can request access to the personal information that we hold about you at any time, and ask us to correct any errors. Generally no restrictions or charges will apply.

GLOSSARY

WORDS WITH SPECIAL MEANINGS

The words and terms used throughout this Policy have special meanings set out below.

Where other words and terms are only used in one section of the Policy, we'll describe their special meaning in that section.

When we say	We mean
Accident	A sudden and unforeseen incident that results in loss or damage to your vehicle.
Agreed value	The amount shown on your Policy Schedule we've agreed to insure your vehicle for. This amount is fixed for the period of insurance and it's the amount we will pay you, minus the excess(es), if you have an accident resulting in your vehicle being a write off.
At fault claim	Events caused by the driver, or events not caused by the driver when the driver is unable to identify and provide the name, current residential address details and vehicle registration of the person that caused the event. It doesn't include an event where loss or damage is caused by a storm or other naturally occurring event.
Authorised driver	A person you allow to drive your vehicle.
Breakage	A fracture that extends through the entire thickness of the glass or where the windscreen is laminated, a fracture that extends through all layers of the windscreen.
Driver's licence	A current licence or permit to drive your class of vehicle.
Excess	The amount you pay when you make a claim on your Policy. The amount and type of excess that may apply to your Policy is shown on your current Schedule.
Family	Your spouse or partner, parent, grandparent, brother, sister, child or grandchild (including in each case half, step or adopted relationships).
Financier	A person or entity with a security interest.
Home	Your usual residential address in Australia.
Incident	Any event which results in a claim on this Policy.

When we say	We mean
Manufacturer option	<p>Any alteration or addition to the vehicle, which was part of the optional configuration from the manufacturer, that adds value to the vehicle but doesn't enhance the performance or alter the safety or handling of the vehicle.</p> <p>Any options that have been added to your vehicle need to be noted and shown on your Policy Schedule.</p>
Market value	<p>The pre-accident value at the time your vehicle is written-off of the same age, type and condition in your local area, but excluding costs and charges for registration, stamp duty, transfer and dealer warranty costs.</p> <p>To help us decide the market value we may use "The RedBook" price guide, "Glass's Dealer Guide" or any other information we consider relevant.</p>
Medical emergency	<p>A physical condition, or illness that places a person's life at risk.</p>
Modification	<p>Any alteration to your vehicle's standard body, interior, engine, suspension, wheels, tyres or paint work which could affect it's value, safety, performance or appearance. Examples include:</p> <ul style="list-style-type: none"> • special paint work, decals or murals, • changes to the engine, exhaust or suspension, • wide or special tyres, • customised or specialised bodywork. <p>If we've agreed to insure your vehicle then all of your legal modifications are covered and don't need to be shown on your Policy Schedule.</p>
Nominated driver	<p>The person or persons listed on your schedule as the nominated drivers. They must be 30 years of age or older.</p>
Non-standard accessory	<p>Any accessory that's been fitted to your vehicle and that wasn't part of the standard or optional configuration from the manufacturer including:</p> <ul style="list-style-type: none"> • blue tooth kits or permanently fixed global positioning system (GPS) • bull bar • audio visual equipment • rear parking sensors. <p>If we've agreed to insure your vehicle then all of your non-standard accessories are covered and don't need to be shown on your Policy Schedule.</p>

When we say	We mean
Period of insurance	The period this Policy operates for as shown on your Policy Schedule.
Personal items	Essential daily items such as clothes, eyewear, bags and purses. Personal items don't include: <ul style="list-style-type: none"> • mobile phones, smart phones, tablet computers and other personal electronic devices • cash, cheques, credit cards and negotiables • any property used for earning an income.
Policy	The contract between you and us which provides you with insurance cover in exchange for a premium. Your Policy is made up of the following documents: <ul style="list-style-type: none"> • this combined PDS, Policy Document and any Supplementary PDS, • your current Policy Schedule.
Policy Schedule	A document outlining the details of your insurance cover. It may be referred to as: <ul style="list-style-type: none"> • Policy Schedule • Renewal Schedule • Alteration Schedule.
Premium	What you pay us to insure you. It's the cost of this Policy.
Ridesharing	You use your vehicle for ridesharing: <ul style="list-style-type: none"> • for a fee in Australia where it's legal to do so, and • if you were registered as available for fewer than 32 hours in the seven days prior to the incident. Ridesharing doesn't mean using your vehicle as a: <ul style="list-style-type: none"> • chauffeur • limousine driver • taxi driver • hire car driver • bus driver.
Security interest	A security interest as defined in section 12 of the <i>Personal Property Securities Act 2009</i> (Cth).


When we say	We mean
Standard option	Any item included in the standard configuration of a vehicle make and model that doesn't affect its performance including: <ul style="list-style-type: none"> • air conditioning, • headlight protectors, • floor mats.
Substitute vehicle	A similar vehicle type to your own that you don't own that's been borrowed or hired because your vehicle can't be driven. For liability claims only we treat your substitute vehicle as your vehicle.
Sum insured	The amount shown on your Policy Schedule that we've agreed to insure your vehicle for, based on: <ul style="list-style-type: none"> • agreed value, • market value, or • new car replacement value.
Trailer	A registered trailer owned by you or in your or a driver's possession, custody or control which can be legally towed by your vehicle, including a boat trailer, a camper trailer or a caravan trailer.
Vehicle	The registered car or motor vehicle owned by you, as described in the Policy Schedule including: <ul style="list-style-type: none"> • standard options, • manufacturer options, • non-standard accessories, and • modifications.
Write off (also known as a total loss)	When we judge repairs to your vehicle are uneconomical, including where the combined repair costs and salvage value are likely to exceed the sum insured of your vehicle.
We, our and us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
You and your	The person(s) named in your Policy Schedule as the insured.

WHAT ARE THE NEXT STEPS?

If you'd like more information, please feel free to:

 Call 13 16 14 weekdays 8am to 8pm (AEST)

 Visit anz.com/insurance

 Talk to staff at any ANZ branch

For 24 hour claims service

 Call 13 16 14

Insurer

QBE Insurance (Australia) Limited (QBE)
ABN 78 003 191 035
AFSL 239545

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.
ANZ Item No. 70828/1117 QBE Item No. QM2091/1117 387666_70828/1117