

Defence Service Homes **Insurance Scheme**



Product Disclosure Statement
and Private Motor

Insurance Policy



Australian Government
Department of Veterans' Affairs



This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتنا والتزاماتك. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها تفي باحتياجاتك. إذا لم تكن تجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

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Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάζετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείστε να ζητήσετε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पोलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਤੇ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

Contents

About this booklet	6
About QBE	6
About Defence Service Homes Insurance	7
Important Information	8
The cost of this policy	8
Paying your premium	10
Cooling-off period	11
General Insurance Code of Practice	11
Misuse of our products and family violence	11
Privacy	12
Complaints	12
Financial Claims Scheme	13
Policy Wording	14
Our agreement	14
Words with special meanings	15
Types of cover	18
Our choice of repairer policy	19
Section 1: Cover for your vehicle	20
What you are insured against	20
Additional benefits	20
Optional benefits – applicable to comprehensive cover only	25
Section 2: Cover for your legal liability	27
Accidental loss or damage	27
General exclusions	28
General conditions	32
Assistance and co-operation	32
Care and maintenance	32
Changes to your circumstances	33
Other interests	34

Claims	35
What you must do after an accident	35
What you must not do after an accident	35
Providing evidence and information	36
How we settle your claim for covered damage to your vehicle	36
Our parts policy	38
Claim payments and GST	41
Contribution and other insurance	41
Policy comes to an end following total loss	41
Preventing our right of recovery	41
Salvage	42
Claims administration, going to court, recovery action and legal liability claims	42
Excesses	43
How we collect the excess	43
Standard excess	43
Age or inexperienced driver excess	44
Undeclared driver's excess	44
Theft excess	44
Other terms	45
Cancelling your Policy	45
Changing your Policy	45
When there is more than one insured	45
References to legislation	45
Sending you documents	46

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About this booklet

There are two parts to this booklet. The first part is Important Information about this Policy including information about how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The second part is your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should take into account your personal circumstances when considering the information provided to decide if the product is right for you.

This booklet is also a Product Disclosure Statement (PDS). Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

Information in this PDS might change. If the change is adverse and might affect a reasonable person's decision to buy the policy, then either a supplementary PDS (SPDS) or a new PDS will be provided at renewal.

For more information or to make a claim

Please take the time to read through this booklet and if you have any questions, need more information or to confirm a transaction, please contact Defence Service Homes Insurance. The contact details for Defence Service Homes Insurance are set out in the financial services guide they give you.

The section titled 'Claims' at the end of this booklet tells you the full details about what you need to do in the event of a claim. If you'd like to make a claim or to enquire about an existing claim please contact Defence Service Homes Insurance.

About QBE

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE) is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886.

QBE in the community

Premiums4Good™

We are committed to giving back to the communities that we operate in. Through Premiums4Good, we invest a portion of customer premiums into impact investments that aim to make positive environmental or social change, alongside a financial return. It's just another way we help in enabling a more resilient future.

About Defence Service Homes Insurance

Defence Service Homes Insurance Scheme ABN 97 191 187 638 AR No. 269 008 is an authorised representative of QBE.

Defence Service Homes Insurance has a strong heritage and has been insuring homes of Australian Veterans for over 90 years. Defence Service Homes Insurance understands the needs of homeowners and has developed a Private Motor policy.

Important Information

The cost of this policy

Premium is what you pay us for this Policy. It's the amount we've calculated to accept the risk of insurance under this Policy as well as any taxes and government charges.

When calculating your premium we take a number of factors into account, including the cover you have chosen and:

	Comprehensive cover	Third Party Fire and Theft cover	Third Party Property Damage cover
Information about the insured vehicle, including where it's usually parked, how it's used	Yes	Yes	Yes
Whether there's any finance arrangement in place	Yes	No	No
Information about any drivers you have told us about	Yes	Yes	Yes
Whether the vehicle is covered for agreed or market value	Yes	No	No
The Standard Excess selected	Yes	Yes	Yes
Any optional benefits selected	Yes	N/A	N/A
Claims experience	Yes	No	No
At renewal, how long you have continuously held your Policy with us	Yes	No	No
At renewal, your previous year's premium	Yes	Yes	Yes
The overall costs of doing business and other commercial factors	Yes	Yes	Yes

Information relating to premium calculation

The list of factors in 'The cost of this policy' is not exhaustive. We may take other factors into account and add or remove factors. The importance we place on the factors we use to calculate the premium and how the factors combine, all affect calculation of the premium. Some factors will not affect all components of the premium and not all components of the premium may be subject to discounts in the same way or at all.

How the factors combine to calculate premium may also be impacted according to your circumstances and other underwriting considerations. The premium determined by a combination of the factors may be adjusted up or down to reflect your circumstances and underwriting considerations including the risk being insured and the value of any claims. An adjustment like this may increase or decrease the premium from the combination of factors and may limit discounts.

Minimum premium and your previous year's premium are commercial factors that may limit premium increases and decreases from the combination of the factors and any discounts. A minimum premium is the least amount of premium we will accept for the insurance and factors and any discounts will not reduce the premium below minimum premium. Your previous year's premium is taken into account on renewal and may limit premium increases and decreases from the combination of the factors and limit discounts.

The premium we calculate according to the factors, your circumstances and other commercial factors, including taxes and government charges, will be shown on your Policy Schedule.

Claims experience and your premium

If you have comprehensive cover, a No Claim Discount is a way to reduce your premium. The No Claim Discount is delivered through a rating factor that is applied in the calculation of the premium. The rating factor depends on your claims experience. Subject to 'Information relating to premium calculation', the larger the rating factor, the larger the premium reduction effect.

Where a No Claim Discount is applied to your Policy, 'No Claim Discount' and the relevant rating factor will be shown on your Policy Schedule.

Your Policy's rating factor will be adjusted at renewal based on claims accepted during the period of insurance, including the type, number and value of the claim(s), and it will:

- increase, for example where you only make 'not-at-fault' claims (but only up to the maximum rating factor of 60%);
- decrease, for example where you make a claim that we do not consider a 'not-at-fault' claim; or
- remain the same (which may occur where, for example, you have selected the 'Protected No Claim Discount' optional benefit and not made more than one claim that would normally decrease the rating factor).

Not-at-fault claims

A claim will be considered by us as a not-at-fault claim for the purposes of adjusting the rating factor on renewal where:

- the driver of your vehicle did not cause or contribute to the incident claimed and you provide us with contact details for each responsible person and the registration number for each vehicle involved in the incident; or
 - your claim is only for damage to your vehicle's windscreen or rear window, sunroof (being a retractable piece of glass that makes up less than 50% of vehicle's roof, designed to allow light and air into the vehicle) or window glass (but excluding non-retractable panoramic roofs).
-

Paying your premium

Your premium and the date it's due are shown on your Policy Schedule. You must pay us your premium on time to stay covered.

Annual premium

We will let you know how much premium you need to pay us, how to pay it and when. If you pay your premium annually, you need to pay your premium on time to ensure you are covered. If you don't pay the premium your Policy may be cancelled and we'll write to let you know when this will happen.

Instalment payments

If you pay your premium by instalment, your Policy Schedule will show the date and frequency of your instalments. If your direct debit details change you must tell us no later than seven days before your next instalment is due to allow us to process the change in time.

At renewal

If you pay by instalments, and renew your Policy, we'll continue to deduct instalments for a renewed Policy at the new premium level according to the same instalment pattern, unless you tell us to stop your direct debit.

If you don't want to renew, you must tell us at least seven days before your Policy's end date so that we can arrange for the direct debit to stop in time.

What happens if you miss an instalment?

If you miss an instalment we'll contact you to ask you to pay it or arrange to collect it from you. If you don't pay the missed instalment your Policy may be cancelled and we'll write to you to let you know when this will happen.

If you don't pay the missed instalment and a claim arises, then we will deduct the missed instalment from your claim.

If your payment details change

If your direct debit details change, such as you changing credit cards or bank accounts, you must tell us at least seven days before your next payment date to allow us to process the change in time.

Adjustment of premium on renewal

If you make any changes to your Policy after we send you our renewal invitation, and we have agreed to continue to insure you, we'll send you an updated renewal invitation. You'll need to pay us any additional premium to ensure your cover is not affected.

A claim on your Policy may affect your renewal premium

If we send you a renewal invitation and the premium doesn't take into account a claim on your Policy, you agree to pay us any additional premium we would have charged if we had known about that claim.

If you tell us about the claim before your renewal takes effect and we agree to continue to insure you, we may apply specific conditions to your policy (including applying an additional policy excess) and/or recalculate your renewal premium and send you an updated renewal invitation.

If your Policy has already renewed, we may ask you for an additional premium. If you're paying in instalments, any remaining instalments will be adjusted to reflect the additional premium. If you've already paid your renewal premium in full, you'll need to pay us any additional premium to ensure your cover is not affected. If you don't pay the additional premium by the due date then we may:

- deduct the outstanding premium amount from a claim payment; or
- cancel your policy (see 'Cancelling your policy').

If it was reasonable in the circumstances for you to be unaware that you had a claim until after we issued your renewal invitation, we will not ask you to pay the additional premium for that renewal period however the claim may affect your future renewal premiums and/or future policy conditions (including the application of an additional policy excess).

Please note we may have other rights under this policy or as permitted by law, depending on the circumstances.

Cooling-off period

If you change your mind about your Policy and haven't made a claim, you can cancel it within 21 days of the start or renewal date and we'll give you a full refund. If you cancel your Policy in these circumstances, you will have no cover under the Policy.

To cancel your Policy within the cooling-off period, contact Defence Service Homes Insurance.

You can also cancel your Policy outside the cooling-off period (see 'Cancelling your policy').

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. You can read the Code at codeofpractice.com.au

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information about the Code Governance Committee please visit insurancecode.org.au

Misuse of our products and family violence

We do not condone the misuse of our products for the purpose of financial abuse or disadvantage, including through family and domestic violence. We are here to provide support to our customers who may be impacted. Further details about our Family and Domestic Violence Customer Support Policy are available at qbe.com/au

Privacy

We take the security of your personal information seriously.

We will collect personal information directly from you when you deal with us, or sometimes through our agents, other companies in the QBE group or suppliers acting on our behalf. We will only ever collect the personal information we need in order to provide our services to you, such as issuing and administering our products and services and processing claims. We will obtain consent before collecting sensitive information, such as health information, unless we are required or permitted by law to collect it without consent. Sometimes we may store and disclose your personal information overseas. When we do this, we ensure your information is retained in accordance with the Australian *Privacy Act 1988* and local privacy laws.

Our Privacy Policy describes in more detail from whom we collect personal information, as well as where we store it and the ways we could use it. You can find it at qbe.com/au/about/governance/privacy-policy

If you would like to access or correct your personal information please contact us at customercare@qbe.com or on 1300 650 503.

Complaints

We're here to help. If you're unhappy with any of our products or services, or the service or conduct of any of our suppliers, please let us know and we'll do our best to put things right.

Step 1 – Talk to us

Your first step is to get in touch with the team looking after your Policy, direct debit or claim. You'll find their contact details on your policy documents, letters or emails from us.

Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

For additional assistance in lodging a complaint, please refer to qbe.com/au

Step 2 – Customer Relations

If your complaint isn't resolved by the team looking after your Policy, direct debit or claim, you can ask them to refer your complaint on to our Customer Relations team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

You can also contact the Customer Relations team directly:

Phone:	1300 650 503
Fax:	(02) 8227 8594
Email:	complaints@qbe.com
Post:	GPO Box 219, Parramatta NSW 2124

Step 3 – Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

Phone:	1800 931 678
Email:	info@afca.org.au
Post:	GPO Box 3, Melbourne VIC 3001

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit afca.org.au

More information

You can find more information about how we deal with complaints on our website at qbe.com/au or you can call us on 133 723 to speak with us or request a copy of our complaints brochure at no charge by us.

Complaints just about privacy

If you're not happy with how we've handled your personal information, call us on 1300 650 503 or email us at customer@qbe.com. If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC):

Phone:	1300 363 992
Email:	enquiries@oaic.gov.au
Post:	GPO Box 5288, Sydney NSW 2001

Financial Claims Scheme

This policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if you meet the eligibility criteria.

For more information, contact the Australian Prudential Regulation Authority (APRA).

How to contact APRA	
Phone	1300 558 849
Online	www.apra.gov.au/financial-claims-scheme-general-insurers

Policy Wording

This Policy is issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.

Our agreement

Your Policy is an agreement between you and us, made up of:

- this Product Disclosure Statement;
- any applicable Supplementary Product Disclosure Statement (SPDS);
- your Policy Schedule, which sets out the cover you've chosen and any terms specific to you.

The cover under this Policy is provided during the period of insurance, once you've paid us your premium. There are also:

- Conditions and exclusions which apply to specific covers or sections;
- General exclusions, which apply to any claim you make under this Policy;
- General conditions, which set out your responsibilities under this Policy;
- Claims conditions, which set out our rights and your responsibilities when you make a claim; and
- Other terms, which set out how this Policy operates.

Excesses

You must pay any excesses which apply to your claim. The excesses which you have to pay are set out in this Product Disclosure Statement or on your Policy Schedule.

How much we'll pay

The most we'll pay for a claim is the sum insured which applies to the cover or section you're claiming under, less any excess.

Use of the vehicle

We cover your vehicle for the type of use shown on your Policy Schedule.

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
Agreed value	<p>The amount we agree to insure your vehicle for during the period of insurance shown on your Policy Schedule. The agreed value includes the value of insured accessories and equipment.</p> <p>We will update this amount at each renewal in line with changes to the market value of your vehicle. It's important you check this value at each renewal to ensure it's appropriate for your needs.</p>
Business use	<p>Your vehicle is registered for 'business use', but is used only for the following purposes:</p> <ul style="list-style-type: none"> • in connection with your business or occupation; • social, domestic and pleasure purposes; • in connection with servicing, repairing and subsequent testing; • in a professional driver education course that involved speeds less than 110km/h; • towing a caravan, trailer or vehicle, as long as it is not for payment. <p>Business use does not cover loss or damage if your vehicle is being used for Ridesharing, let on hire or is being used by you or someone authorised by you to carry passengers or goods for payment, other than a private pooling arrangement.</p>
Car sharing	<p>A formal or informal arrangement made through a Car Sharing booking platform or service by which two parties or more, share the use of a vehicle that is owned by either party or a third party regardless if payment is exchanged or not. Car Sharing does not mean car pooling.</p>
Executive use	<p>Your vehicle is registered for 'business use' but is used only for the following purposes:</p> <ul style="list-style-type: none"> • social, domestic and pleasure purposes; • in connection with servicing, repairing and subsequent testing; • in a professional driver education course that involved speeds less than 110km/h; • driving to or from work; • towing a caravan, trailer or vehicle, as long as it is not for payment. <p>Executive use does not cover loss or damage if your vehicle is being used for Ridesharing, let on hire or is being used by you or someone authorised by you to carry passengers or goods for payment, other than a private pooling arrangement.</p>

When we say	We mean
Family	Any member of your family who lives permanently with you, including your partner.
Financier	A person or entity with a security interest in your vehicle.
General average	General average is declared when goods or cargo are thrown overboard to safeguard the vessel and the remaining property on the vessel. Those whose property is saved share the expenses or salvage costs incurred by a ship owner in preserving the vessel and cargo.
Market value	The value of your vehicle in your local area immediately before the incident. To determine this value we may use recognised industry guides and consider things like the make, model, age, kilometres travelled, both factory-fitted and legal after-market modifications and accessories, and the general condition of your car.
MVIRI Code-approved assessor	<p>An assessor that complies with the voluntary national Motor Vehicle Insurance and Repair Industry Code as agreed by the Smash Repair and Insurance Industry Implementation Taskforce on 23 May 2006 and any changes as agreed from time to time by the Code Administration Committee.</p> <p>To assess whether your vehicle is a total loss, we will only appoint a MVIRI Code-approved assessor.</p>
Not-at-fault	When the driver of your vehicle did not cause or contribute to the incident claimed and you are able to provide us with the full name and address of each responsible person, or if they were using a vehicle, each vehicle's registration number.
Period of insurance	The time between the start date and end date shown on your Policy Schedule during which we have agreed to provide cover. If your Policy is cancelled, or your vehicle is a total loss and we make a total loss payment or replace your vehicle under your Policy, the period of insurance ends.
Policy Schedule	The most recent Policy Schedule we have sent you. It shows the information that forms the basis on which we've agreed to insure you, including information about you, your vehicle and its drivers. You'll receive a new Policy Schedule when you buy, renew or make a relevant change to your Policy.
Premium	What you pay us to insure you. It's the cost of this Policy.
Private use	<p>Your motor vehicle must be registered for private use, only in your name and used for the following purposes:</p> <ul style="list-style-type: none"> • social, domestic and pleasure purposes; • in connection with servicing, repairing and subsequent testing; • in a professional driver education course that involved speeds less than 110km/h; • towing a caravan, trailer or vehicle, as long as it is not for payment; • driving to or from work;

When we say	We mean
	<ul style="list-style-type: none"> • in connection with your occupation or business as long as: <ul style="list-style-type: none"> ◦ it is driven only by you; and ◦ the vehicle is not registered for business use, and the business use is not the main function/use of the vehicle. <p>Private use does not cover loss or damage if your vehicle is being used for Ridesharing, let on hire or is being used by you or someone authorised by you to carry passengers or goods for payment, other than a private pooling arrangement.</p>
Ridesharing	Where your vehicle is used solely or partially to transport people for a fee, such as through a rideshare company's booking app. Ridesharing also includes the use of your vehicle for personal purposes. Ridesharing does not mean using your vehicle as a taxi or for car-pooling without payment.
Security interest	A security interest as defined in section 12 of the <i>Personal Property Securities Act 2009</i> (Cth).
Suitable hire vehicle	<p>A hire vehicle that takes into account:</p> <ul style="list-style-type: none"> • the type and size of the damaged vehicle; • the ordinary daily uses of the damaged vehicle; • whether any additional safety devices were part of the damaged vehicle, such as child seats or disability related modifications.
Terrorism	<p>Any act, or preparation in respect of action, or threat of action designed to influence any government of any nation or any political division of it, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group whether acting alone or on behalf of or in connection with any organisation or government, and which:</p> <ul style="list-style-type: none"> • involves violence against one or more persons; or • involves damage to property; or • endangers life other than that of the person committing the action; or • creates a risk to health or safety of the public or a section of the public; or • is designed to interfere with or to disrupt an electronic system.
Vehicle	The vehicle described in your Policy Schedule.
We, our, us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
You, your	The person(s) named in your Policy Schedule as the insured.

Types of cover

We offer the following three types of cover. The type of cover you have selected is shown on your Policy Schedule.

1. Comprehensive

This cover provides:

- (a) insurance against theft or accidental loss or damage to your vehicle;
- (b) additional benefits – as set out in the ‘Additional benefits’ section;
- (c) insurance against legal liability to pay compensation arising from damage to someone else’s property, caused by your vehicle - as described in Section 2.

The causes or incidents not covered are described under General exclusions.

2. Third party, fire and theft

This cover provides:

- (a) insurance only against damage to your vehicle caused by fire, explosion, lightning, theft or attempted theft;
- (b) additional benefits - as set out in the ‘Additional benefits’ section;
- (c) insurance against legal liability to pay compensation arising from damage to someone else’s property, caused by your vehicle - as described in Section 2;
- (d) insurance against damage to your vehicle but only if the damage is caused solely and directly by another vehicle as described under the Uninsured motorist’s benefit under ‘Additional benefits’.

The causes or incidents not covered are described under General exclusions.

3. Third party property damage

This cover provides:

- (a) insurance against legal liability to pay compensation arising from damage to someone else’s property, caused by your vehicle - as described in Section 2;
- (b) insurance against damage to your vehicle but only if the damage is caused solely and directly by another vehicle as described under the Uninsured motorist’s benefit under ‘Additional benefits’;
- (c) additional benefits - as set out in the ‘Additional benefits’ section.

The causes or incidents not covered are described under General exclusions.

Our choice of repairer policy

If we repair your vehicle, we will normally use a QBE Accredited Smash Repairer or other licensed repairer we select, however if you have comprehensive cover and you have added the Choice of repairer option to your Policy, you may choose any licensed repairer to repair your vehicle. See 'Repairing your vehicle' for further information on how your choice of repairer works at claim time.

See qbe.com/au for a list of repairers with whom we have a supplier agreement.

Section 1: Cover for your vehicle

What you are insured against

The cover on your vehicle

We cover you against loss or damage to your vehicle shown in your Policy Schedule depending on the type of cover you have selected.

Cover on your vehicle includes

- (a) standard fitted equipment for the particular make and model of your vehicle fitted by the original manufacturer; and
- (b) any fitted specified equipment or accessories shown on your Policy Schedule.

Additional benefits

If your claim is accepted under this Policy then, depending on the type of cover you have selected, we will also give you the following additional benefits if they are directly connected to the circumstances of the claim.

Change of vehicle – applies to all types of cover

We will automatically transfer your Policy's cover to any permanent replacement sedan, wagon, panel van or utility, for up to 21 days from the date you sell or dispose of the replaced vehicle. In the event of a claim, you must bear any additional excess applicable to the replacement vehicle.

If, before you have given us full details as required below, the replacement vehicle is damaged or stolen, and the loss or damage is covered by your Policy, the most we will pay is the lesser of the purchase price of the replacement vehicle or:

- \$150,000 in the case of comprehensive cover; or
- \$10,000 in the case of third party fire and theft cover.

If you give us details of your replacement vehicle within 21 days of its purchase, we will insure it for the remainder of the period of insurance, if it is acceptable to us and you pay us any additional premium we may require.

Child seat or baby capsule – applies to comprehensive and third party fire and theft covers only

We will pay for child seats and baby capsules which are fitted for use inside your vehicle if they are stolen or damaged in an incident covered by your Policy.

Essential temporary repairs – applies to comprehensive cover only

We will pay for repairs up to \$500 (over and above any applicable excesses) if you are more than 150 kilometres from the normal nightly parked address and they are necessary to enable you to continue your journey. If your vehicle is a ute or van and is registered for business use, the maximum amount payable is increased to \$2,000.

Hire vehicle costs following a not-at-fault accident – applies to comprehensive cover only

We will arrange and pay the reasonable daily cost of a suitable hire vehicle if your vehicle is damaged in a not-at-fault accident.

It will be provided:

- until repairs authorised by us are completed; or
- until we pay the reasonable costs to repair your vehicle; or
- until we pay your claim after your vehicle is assessed as a total loss.

We will not provide this benefit:

- when your vehicle is not at the authorised repairer and it's safe to drive;
- if you arrange a hire vehicle without our authorisation;
- for any other costs related to the hire vehicle such as fuel, upgrade, road tolls, traffic fines, accidents or other losses, or insurance excess reduction;
- after we receive information confirming that the driver of your vehicle caused or contributed to the accident.

Hire vehicle costs following theft – applies to comprehensive and third party fire and theft covers only

If your vehicle is stolen and the theft is covered under this Policy, we will arrange and pay the reasonable daily cost of a suitable hire vehicle for a maximum of 21 days:

- until your vehicle is found and doesn't need repairs; or
- until repairs authorised by us are completed; or
- until we pay the reasonable costs to repair your vehicle; or
- until we pay your claim after your vehicle has been assessed as a total loss.

We will not provide this benefit:

- when your vehicle is not at the authorised repairer and it's safe to drive;
- if you arrange a hire vehicle without our authorisation;
- for any other costs related to the hire vehicle such as fuel, upgrade, road tolls, traffic fines, accidents or other losses, or insurance excess reduction.

Locks and keys – applies to comprehensive cover only

If your keys are stolen, or there is reason to believe they have been illegally duplicated, and the theft or duplication has been reported to the police, we will pay up to \$2,000 during any one period of insurance to cover the cost of replacing or recoding your car keys, locks or barrels. This benefit is not subject to loss or damage to the vehicle covered under this Policy.

You are not covered if your keys are misplaced or lost.

'No excess' windscreen repair – applies to comprehensive cover only

If your claim is only for damage to your vehicle's:

- windscreen or rear window;
- sunroof (being a retractable piece of glass that makes up less than 50% of vehicle's roof, designed to allow light and air into the vehicle); or
- window glass (but excluding non-retractable panoramic roofs),

and the damage can be repaired, an excess will not apply to your claim.

See the Optional benefit 'Windscreen protection' for benefits available if you do have to replace your windscreen, sunroof or window glass.

Personal property – applies to comprehensive cover only

If your personal property is lost or damaged in an incident covered by this Policy we will pay for the loss of or damage to such personal property.

However, we will not pay for more than the actual value of the property, that is, we will only pay the new replacement cost of any item which can be purchased in Australia less an allowance for age, wear, tear and depreciation.

In this clause, 'personal property' means private household or personal possessions belonging to you or any member of your family who normally lives with you but excluding:

- money, cheques or negotiables;
- unset gemstones, gold or silver nuggets;
- any animal, bird or fish;
- trade tools, stocks or samples;
- child seats and baby capsules (these are covered under the Additional benefit 'Child seat or baby capsule');
- mobile phones, computers or any other electronic devices, unless they are disability or medical devices you are required to carry.

There is no cover for any personal items that are stolen from your vehicle when the vehicle itself isn't stolen.

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

If your vehicle is a ute or van and is registered for business use, the maximum amount payable is increased to \$2,000 for any one incident.

Returning your vehicle after theft – applies to comprehensive and third party fire and theft covers only

We will pay for the reasonable costs of returning your vehicle to the place where it is normally parked if it is found after having been stolen.

Should the cost of returning the vehicle plus the necessary repairs exceed the relevant agreed value or market value at the time of the theft, we reserve the right to treat the vehicle as a total loss.

Sign writing – applicable to comprehensive cover where the vehicle is registered for business use only

We will cover you for loss or damage to sign writing or fixed advertising signs or material forming a permanent part of your vehicle at the time of the loss or damage.

Towing costs – applies to comprehensive and third party fire and theft covers only

If we agree to pay for damage to your vehicle following an incident or theft covered under your Policy, where as a result of the damage your vehicle is not driveable, we will pay for the reasonable costs of towing your vehicle to:

- the repairer nearest to where it was damaged; or
- any other place that we first approve.

Trailer cover – applies to comprehensive cover only

We will pay for theft, or accidental loss or damage to any trailer (other than a caravan) which is owned by you while it is:

- attached to your vehicle; or
- detached from your vehicle but within the domestic land boundaries of your usual home as long as it was not in a common area of home units, flats and the like.

We do not pay for any property in or on the trailer.

The maximum amount we will pay is the market value of the trailer, limited to \$1,000.

Travelling and accommodation expenses – applies to comprehensive and third party fire and theft covers only

We will pay for any reasonable travelling and accommodation expenses resulting from a claim for accidental damage, fire or theft to your vehicle which is accepted under this Policy, as long as at the time of accident, fire or theft your vehicle was more than 100 kilometres from the address where it is normally parked at night.

We will not pay if you had intended to pay for overnight accommodation in any event.

The maximum amount we will pay is \$1,000 for any one incident.

If your vehicle is a ute or van and is registered for business use, the maximum amount payable is increased to \$2,000 for any one incident.

Uninsured motorist's benefit – applies to third party fire and theft and third party property damage covers only

We will either repair your vehicle to its condition immediately prior to the time of loss or pay you the reasonable cost of repairs to your vehicle resulting from accidental loss or damage to your vehicle, where:

- the accident which gave rise to the claim was totally the fault of the driver of another vehicle (you may be able to help confirm this by providing a police report, expert reports, witness statements or photographs taken at the scene); and
- you are able to provide us with the registration number of the other vehicle and the name and address of the driver of the other vehicle; and
- at the time of the loss or damage the driver of the other vehicle was not insured for their third party liability (or we cannot confirm this through our enquiries within a reasonable period of time).

We will not provide this cover if you or any driver listed on your Policy Schedule is the owner or part-owner of the vehicle that is responsible for the accident.

The maximum amount we will pay under this benefit for all claims from any one accident or series of accidents arising out of the one cause or incident is the lesser of \$5,000 and the market value of your vehicle at the time of the loss or damage.

If we pay you the market value of your vehicle, then your vehicle in its damaged condition will become our property.

Your vehicle's tools - applies to comprehensive cover only

We will pay up to \$500 in total for loss of or damage to your vehicle's tools or spare parts that are in or on your vehicle when the incident occurs.

Optional benefits – applicable to comprehensive cover only

If you have chosen comprehensive cover, you can also choose to have cover under any or all of the following optional benefits. You must pay us any additional premium we ask for, and we will confirm your cover by showing the optional benefits you have chosen on your Policy Schedule.

Choice of repairer

When we repair your vehicle under this Policy we will normally use a QBE Accredited Smash Repairer or another licensed repairer we select.

If you add this Choice of repairer option to your Policy, you can choose which licensed repairer will repair your vehicle. See 'Repairing your vehicle' to understand how this option works at claim time.

Hire vehicle costs following an accident

Your Policy automatically provides you with a hire vehicle benefit after theft, attempted theft or a not-at-fault accident. See Additional benefits.

If you would like cover for a hire vehicle after other incidents for which a claim has been accepted under this Policy, you can choose to add this optional benefit.

If your vehicle is damaged in an accident which is covered under this Policy, and your claim is accepted, we will arrange and pay the cost for a suitable hire vehicle on your behalf:

- for a maximum of 21 days; or
- until repairs authorised by us are completed; or
- until we pay the reasonable cost to repair your vehicle; or
- until we pay your claim after your vehicle has been assessed as a total loss,

whichever happens first.

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

If you arrange and pay for the hire vehicle, we are not responsible for ensuring that a hire vehicle is available. We need you to provide us with a copy of the rental agreement or any receipts for the hire vehicle so that we can reimburse you.

If the cost of the hire vehicle is more than the maximum daily rate shown on your Policy Schedule, you will have to pay the difference.

We do not pay for:

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

Protected No Claim Discount

This optional benefit is only available if you are on the maximum 'No Claim Discount' rating factor.

If you have this optional benefit and you make a claim that would normally reduce your 'No Claim Discount' rating factor, then it will not be reduced at renewal. This only applies for one such claim. Any subsequent claims that would normally affect your 'No Claim Discount' rating factor will decrease it at renewal.

See 'Claims experience and your premium' for information on the 'No Claim Discount' rating factor.

Windscreen protection

If all you're claiming for is damage to your vehicle's windscreen, sunroof or window glass and we can repair it without having to replace it, you won't need to pay an excess. See the Additional benefit "No excess' windscreen repair'.

If you have this optional benefit, you won't need to pay an excess if your claim is only for damage to your vehicle's:

- windscreen or rear window;
- sunroof (being a retractable piece of glass that makes up less than 50% of vehicle's roof, designed to allow light and air into the vehicle); or
- window glass (but excluding non-retractable panoramic roofs),

and the item needs to be **replaced** rather than **repaired**.

Section 2: Cover for your legal liability

The most we will pay for all legal liability claims arising from any one incident or series of incidents arising out of the one cause or event will be shown on your Policy Schedule. This includes GST and any associated legal costs we've agreed to pay.

In this legal liability section any reference to 'you' means the insured, any driver or any passenger of your vehicle.

Accidental loss or damage

This Policy covers your legal liability to pay compensation which arises from accidental damage to someone else's property, caused by the use of:

- your vehicle or goods falling from your vehicle;
- a single trailer or caravan attached to your vehicle.

We will also cover clean-up costs at the scene of an accident, for which you are legally responsible.

Property under your control

We do not cover your legal liability arising from damage to any property belonging to you or in your care or custody, except to:

- a residential building that you are renting (or you are occupying by agreement with the owner whether or not for payment and for which you are legally responsible); or
- employee's or visitor's vehicles and their contents while contained in a vehicle parking space provided by you.

Substitute vehicle

We cover your legal liability to pay compensation arising from accidental damage to someone else's property caused by a registered vehicle being used by you as a substitute while your vehicle is being serviced, repaired or is not driveable. There is no cover for loss or damage to the substitute vehicle.

We give you this benefit only if:

- the substitute vehicle is not already covered under another insurance policy; and
- the substitute vehicle is not owned by you and you have the owner's permission to drive it.

This does not include a hire vehicle.

Your employer's or principal's liability

We will pay compensation that your employer, principal or partner may be held legally liable to pay, arising from accidental damage to someone else's property caused by your vehicle while you're using it for business purposes, as long as it is not a use that is excluded by this Policy as described under 'Use of the vehicle'.

Maritime liability

If your vehicle is being transported by sea between Australian ports, we will pay your contribution for your vehicle if 'general average' is declared.

General exclusions

These general exclusions apply to all sections of this Policy.

Operation of law, war or nuclear material

There is no cover under any section of your Policy for any claims, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with:

- compulsory acquisition, lawful seizure, confiscation, nationalisation, requisition, repossession or other similar operation of law;
- invasion, acts of foreign enemies, hostilities, war or war-like operations (whether war be declared or not), or civil war;
- mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power;
- a nuclear weapon, the use, existence or escape of nuclear fuel, waste, radiation or material, or nuclear fission or fusion;
- any act of terrorism involving biological, chemical, nuclear or radioactive pollution, contamination or explosion; or
- any fine, penalty or punitive damages, against anyone who uses your vehicle or a replacement vehicle or a substitute vehicle.

Cyber incident

There is no cover under any section of this Policy for any claims, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with a cyber incident.

However, we will cover:

- physical loss of or damage to your vehicle resulting from damage to, failure of or unavailability of its computer systems; and/or
- physical loss of or damage to your vehicle resulting from loss of, corruption of, or loss of access to electronic data,

caused by a cyber incident, if such loss is otherwise covered by this Policy.

We will also cover your reasonable legal costs and expenses incurred in defending any claim with respect to your legal liability to pay compensation arising from physical accidental damage to someone else's property caused by the use of your vehicle and as a result of, arising from or in connection with a cyber incident.

Before incurring any legal costs and expenses you must first obtain our consent, which will not be unreasonably withheld.

'Cyber incident' means:

- an unauthorised or malicious act; or
- malware, virus, hacking, denial of service or similar mechanism,

affecting access to, use of or operation of any of your vehicle's computer systems or causing loss of, corruption of, or loss of access to electronic data.

'Virus' means any computer malware, virus or similar mechanism, computer program or code, including but not limited to, any malicious software, file, ransomware, virus, boot sector virus, macro virus, hostile applet, Trojan horse program, java virus, ActiveX virus, worm, logic bomb or other executable program or code which initiates an event on infected computer equipment, causing modification of or damage to data, memory or data media or otherwise adversely affecting directly or indirectly the operation of or access to the vehicle, any vehicle computer system or any data or information therein.

'Computer system' means any computer, hardware, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or electronic data storage device, networking equipment or back up facility.

'Electronic data' means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system.

Sanctions limitation and exclusion

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy, to the extent that to do so may expose us to any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

Laws impacting cover

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that it is unlawful for us to do so.

Additional exclusions

Your Policy does not cover any loss or damage, if your vehicle:

- (a) was not reasonably secured against further damage or theft, following an accident;
- (b) was being driven by someone:
 - (i) who does not hold a legal driving licence to drive your vehicle in Australia; or
 - (ii) who is under the influence of alcohol or drugs; or
 - (iii) whose blood alcohol reading exceeds the legal limit (unless there is a law that says otherwise); or
 - (iv) who following an accident, refuses to provide or allow the taking of a sample of breath, blood or urine for testing analysis as required by the law of any State or Territory in which the accident occurred.

However, we do give cover if you have allowed another person to drive your vehicle, but you did not know or could not be reasonably expected to know that they were not so licensed or would be under the influence of alcohol or drugs.

Where permitted by law, we reserve the right to recover the amount we pay from the driver of your vehicle at the time of the loss or damage.

- (c) was being used for:
 - (i) ridesharing;
 - (ii) professional driver education;
 - (iii) the purpose of demonstration for sale, other than for private sale;
 - (iv) delivering food or other goods for reward;
 - (v) car sharing,
 regardless of the use of the vehicle.
- (d) is stolen or is involved in an accident and you incur costs because you cannot use your vehicle – except as may be covered elsewhere in the Policy;
- (e) is stolen by someone you've given permission to use your vehicle;
- (f) has been modified in a way that increases its designed top speed or performance and we were not told this and agreed to it in writing;
- (g) is being used to carry more passengers or carrying or towing a heavier load than it was designed for, unless this did not contribute to the loss or damage;
- (h) or an attached caravan or trailer was being used when you knew or should have known it was un-roadworthy or unsafe, unless this did not contribute to the loss or damage;
- (i) is being used in a test, trial or experiment;
- (j) is being used for or tested in preparation for racing, pace making, reliability trial or a speed or hill climb;
- (k) is let on hire, used to carry passengers for payment, other than private pooling arrangements;
- (l) is used for purposes other than those shown in your Policy Schedule;
- (m) runs on rails or is designed to run in water such as in a lake or sea;
- (n) has been legally seized or repossessed;
- (o) is outside Australia except when being transported between places in Australia;
- (p) did not meet registration requirements in your state or territory;
- (q) was unroadworthy or in an illegal condition, unless its condition did not cause or contribute to the incident;
- (r) was being used in a race, on a speedway, track or in an organised event, whether or not the road was closed to public traffic; or
- (s) is being used airside at any airport or airfield.

There is no cover under this Policy:

- (a) for your failure to comply with a condition of this Policy;
- (b) where your failure to take reasonable care is a contributing factor, for example:
 - (i) leaving your vehicle keys inside your vehicle and leaving it unattended, such as when going to pay for petrol;
 - (ii) failing to lock your vehicle's windows and doors when you leave it unattended;
 - (iii) continuing to drive your vehicle after it has been damaged or is overheating;

- (iv) not securing your vehicle after it has broken down, been damaged or you've been notified it has been found after it was stolen;
 - (c) for you or anyone using your vehicle if you or they admit fault or liability for an incident unless we would have provided cover under your Policy anyway;
 - (d) for an intentional or reckless act by you or anyone acting with your permission except when it is to avoid or reduce damage which would otherwise happen;
 - (e) for any intentional criminal or dishonest act by you or any person acting with your consent;
 - (f) for financial or non-financial consequential loss arising from loss of or damage to your vehicle, such as:
 - (i) lost profits or income because you can't use your vehicle;
 - (ii) loss due to delay in repairs because a part isn't readily available;
 - (iii) any diminished value of your vehicle after it's been properly repaired;
 - (g) for your admission of liability or fault for damage without our consent, except where such liability would have been incurred even if you had not admitted fault or liability;
 - (h) for the illegal carrying of quantities of inflammable liquids, gases or explosives;
 - (i) for damage to your vehicle's tyres caused by the application of brakes, road punctures, cuts or bursting, unless caused as a result of an incident covered under the type of cover you have selected or people acting maliciously;
 - (j) for depreciation of your vehicle;
 - (k) for wear, tear, mould, rust or corrosion;
 - (l) for failure or breakdown of a structural, electrical, mechanical or electronic nature;
 - (m) for faulty design or workmanship of your vehicle parts. However, we do cover you for loss or damage to your vehicle resulting from faulty design or workmanship if such loss is otherwise covered by this Policy;
 - (n) for mechanical damage caused by escape of oil or coolant unless this occurs whilst your vehicle is being driven by a thief;
 - (o) for legal liability arising from death or injury.
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General conditions

There are conditions set out in this General conditions 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 continue to 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

You must provide reasonable assistance to us, including:

- being truthful and frank at all times;
- providing us with relevant information and documents we may ask for, such as proof of purchase or repair quotes, if needed;
- telling us as soon as possible if you've been contacted by someone about an incident, such as another insurer or a third party's lawyer;
- attending one or more interviews about the claim if we ask you to;
- appearing in court and giving evidence if needed;
- making your vehicle available for us to inspect or examine;
- taking your vehicle, or allowing us to take it, to a place we require;
- responding to our requests as soon as possible.

If you don't cooperate in any of these ways, it may delay your claim, or we may reduce or refuse to pay your claim.

At all times you must refrain from behaving in a way that's improper, hostile or threatening towards us, our representatives, repairers or third parties involved in an incident. Such behaviour may result in our not inviting you to renew your Policy when it expires.

Care and maintenance

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.
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Changes to your circumstances

You must tell us as soon as possible if any of the information on your Policy Schedule is incorrect or has changed. For example, you must tell us if:

- your vehicle is replaced or sold;
- the address where your vehicle is usually kept changes, including changes to where the vehicle is stored;
- there is a change to how your vehicle is used;
- you want to list to the Policy any other drivers who use your vehicle;
- your contact details like email, phone number or mailing address change;
- you want to change the optional benefits that you have selected;
- you wish to modify your vehicle, to the manufacturer's specifications to improve your vehicle's performance, but only if your vehicle is a sedan, station wagon, panel van, 4x4 or a goods carrying vehicle with a gross vehicle mass under 3,500 kilograms;
- a non-standard accessory has been added; or
- there is any other change to the details listed in your Policy Schedule.

If you don't tell us, we may reduce or refuse to pay a claim.

If you wish to insure any fitted non-standard accessory or modification, each one must be advised to us for our acceptance, which we will confirm by issuing an alteration advice.

When you tell us about a change or request a change to your Policy, we will assess the change to the risk in accordance with our underwriting rules and processes. If you request any change to cover (for example, you choose to add a cover option) and we agree to the change, we will issue a new Policy Schedule and ask you for any additional premium.

If an additional premium is required, the change to your cover will only become effective when:

- if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
 - you have paid the additional premium by the due date we give to you. If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the most recent contact details you provided to us. If we don't receive payment of the additional premium owed, the change will not be effective and we will confirm this by issuing a replacement Policy Schedule. If you request any change to cover and we don't agree to the change, then we will let you know and the Policy will continue unchanged.
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If you tell us about a change in your vehicle or vehicle's value then we will consider it under our underwriting rules and processes, and depending on the underwriting assessment:

- if we do not agree to the change then we will cancel your Policy and refund the unused portion of the premium;
- if we agree to the change, we will issue a new Policy Schedule and ask you for any additional premium, inform you of any change in terms, and any additional applicable excess(es). If an additional premium is required, the change will only be effective when:
 - if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
 - you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the latest contact details you provided us. If we don't receive payment of the additional premium owed, then we will cancel your Policy. We will use the latest contact details you provided us to notify you of the cancellation date, which will depend on factors including:

- if we do not agree to the change then we will cancel your Policy and refund the unused portion of the premium;
- the premium you have already paid on your Policy; and
- the remaining period of insurance.

You will not receive a refund as we will use the premium you have already paid to delay the cancellation date by as long as possible. If you pay the additional premium after we notify you but before the cancellation date, then we will no longer need to cancel your Policy.

Other interests

You must tell us of the interest of all parties (e.g. 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.

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 in relation to any claim they make.

Claims

This section describes what you must do, as well as conditions that apply when you make a claim and at the time loss or damage occurs which is likely to give rise to a claim.

What you must do after an accident

If an incident happens which may give rise to a claim you must:

- take all reasonable steps to secure your vehicle to prevent further loss, damage or liability;
- notify the police as soon as possible if your vehicle or any of your property is stolen or maliciously or intentionally damaged and provide details of the report to us. We may need the police report number to process your claim or our recovery action if there is a third party who is liable for your loss;
- tell us or Defence Service Homes Insurance as soon as possible. We will provide you with a claim form and advice on what to do;
- supply us with all relevant information;
- notify us of any other insurance covering the same loss, damage or liability;
- give us all reasonable help and relevant information that we request, which may include attending court to give evidence. You must do this even if we have paid your claim because we may try to recover our payment to you from the responsible person or we may want to defend a claim made against you;
- send to us as soon as possible any letter or communication from other parties;
- tell us as soon as possible of any notice of impending prosecution or details of any inquest or official inquiry.

In an emergency outside normal business hours you may ring our emergency service on 1800 023 387 for assistance.

If in doubt at any time, ring Defence Service Homes Insurance on 1300 552 662 for advice.

What you must not do after an accident

In the event of an incident that may give rise to a claim, you must not:

- admit liability if an accident occurs which is likely to result in someone claiming against you;
 - make an offer, settlement, promise or payment;
 - incur any costs or expenses without our written consent, in respect of any right or claim which may be the subject of a claim by you against us under this Policy;
 - authorise repairs to your vehicle without our prior consent.
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Providing evidence and information

You must be able to demonstrate that you've suffered a loss covered by your Policy for your claim to be accepted. We may ask you for this information if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep records that identify the following:

- the cost of purchase of your vehicle or any accessories;
- proof or evidence of ownership of the vehicle; and
- service and repairs conducted on the vehicle.

How we settle your claim for covered damage to your vehicle

If your claim for loss or damage to your vehicle is accepted, and:

- you have comprehensive cover, we'll:
 - repair your vehicle; or
 - pay the reasonable cost of repairing your vehicle; or
 - if your vehicle is assessed as a total loss, pay the agreed value or market value, as shown on your Policy Schedule; or
 - replace your vehicle with a new one if the conditions for 'Replacement with a new vehicle' are met.
- you have third party fire and theft cover, and the loss or damage to your vehicle is caused by fire, theft or attempted theft, we'll either:
 - repair your vehicle or pay the reasonable amount it would cost to repair it, up to the amount shown on your Policy Schedule; or
 - determine your vehicle is a total loss and pay up to the limit on your Policy Schedule.
- you have third party fire and theft cover, or third party property damage cover and your claim is under the Additional benefit 'Uninsured motorist's benefit', we'll either:
 - repair your vehicle or pay the reasonable amount it would cost to repair your vehicle up to \$5,000; or
 - determine your car is a total loss and pay the market value of your vehicle up to \$5,000.

If your claim is for a replacement vehicle covered under the Additional Benefit – "Change of vehicle", we'll follow the same process as explained above, except that a reference to market value will mean its fair market value just prior to the incident.

Repairing your vehicle

If we repair your vehicle, we will repair it to a similar condition to that which it was in before the loss or damage occurred. If it is necessary to repair it to a better condition than it was in before the loss or damage occurred, then we may ask you to contribute the additional amount to repair it to the better condition. If this may be necessary, we will talk to you beforehand about how you would like to proceed.

We are entitled to keep any parts or materials salvaged from the vehicle.

Following payment of a claim, other than for a total loss claim, your agreed value will remain unchanged unless you request otherwise.

We will normally use a QBE Accredited Smash Repairer or another licensed repairer we select. We will manage the repair process, including choosing the suitable repair method.

If your vehicle is safe to drive, you will need to take it to the repairer. If it's not safe to drive, we'll arrange for it to be taken there.

If you have the Choice of repairer option and choose your own repairer

You may choose any licensed repairer to carry out the repairs. In this case, you'll need to:

- get a quote from an appropriately licensed and equipped repairer of your choice;
- allow us to assess the quote and your vehicle before we authorise repairs; and
- allow us to get a quote from another repairer if we need one.

We may invite, accept, adjust or negotiate estimates or arrange to move your vehicle to another repairer acceptable to both of us.

We may not accept your repairer's estimate if we believe:

- they don't have the equipment or expertise to repair your vehicle;
- the scope of repairs may not be correct; or
- their estimate is not competitive.

If you choose your own repairer and your vehicle is safe to drive, you will need to take it to the repairer. If it's not safe to drive, you will need to arrange to have it taken there. We'll contribute up to the amount it would have cost us to tow it to the repairer we would have otherwise arranged to repair your vehicle.

When you choose your own repairer and we authorise the repairs, our repair guarantee will apply as long as we manage those repairs to completion.

Our parts policy

If your vehicle was first registered:

- less than three years ago, we will use genuine new parts when they are reasonably available;
- more than three years ago:
 - for mechanical parts we will only use genuine new or genuine reconditioned parts;
 - for other parts we will use genuine new parts unless they are not reasonably available. If they are not available, we will use genuine used parts.

Regardless of your vehicle's age, we may use quality non-genuine parts for windscreen, sunroof, window glass, radiator or air conditioning repairs or replacements. When we use non-genuine parts they will:

- be consistent with the age and condition of your vehicle;
- not affect the safety or structural integrity of your vehicle; and
- comply with applicable Australian Design Rules.

If a certain part isn't readily available, we'll pay you the last known manufacturer's Australian recommended list or retail price of that part from a reputable commercial retailer at the time we settle the claim.

Our repair guarantee

We'll guarantee the quality of workmanship and materials used in repairs we authorise and manage, for as long as the owner of your vehicle does not change.

This guarantee does not apply to damage due to lack of maintenance or wear and tear (such as faded or damaged paintwork caused by exposure to the elements).

If you have concerns about the repairs to your vehicle you must:

- call us on 1800 023 387; and
- allow us to inspect your vehicle and arrange any additional repairs that we agree with you are needed. We will not pay for any additional repairs we don't authorise.

If additional repairs are needed and it's not safe or economical to carry them out, your vehicle will be assessed as a total loss. If this happens after your vehicle is no longer insured with us, we'll pay its market value, calculated at the time your vehicle is assessed as a total loss.

Paying the reasonable cost of repairs

We'll pay reasonable costs to have your vehicle repaired. Reasonable costs are determined by a number of factors, 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.

We'll pay your vehicle's owner the reasonable cost of repairing your vehicle in the following circumstances:

- if you disagree with our assessment of required repairs or their cost;
- if parts needed for repairs are not readily available;
- if we are concerned about the pre-incident condition of your vehicle;
- if we are concerned about the timing or conduct of repairs; or
- if you have added the Choice of repairer option, and we cannot agree with you or your chosen repairer about the quote or the repair method for example.

To help determine the reasonable cost of repairs we may organise a quote and scope of repairs from an alternative licensed repairer we both agree on. This may require your vehicle to be moved. When we pay the reasonable cost of repairing your vehicle or reasonable cost of replacing parts for your vehicle, you will need to pay the applicable excess and arrange the repairs to your vehicle.

Total loss

An MVIRI Code-approved assessor will assess your vehicle to be a total loss if it is:

- damaged and uneconomical to repair; or
- stolen and not found within 14 days of its theft being reported to police, and your claim is in order.

In any assessment of whether your vehicle is a total loss, we will also have regard to the applicable State or Territory laws or regulations as to when a vehicle is considered a write off.

When your vehicle has been assessed as a total loss:

- we are entitled to keep it;
- your Policy comes to an end; and
- there is no premium refund as you have received the benefits under the Policy and we have fulfilled our contract with you.

When the cover ends, we will still pay for the Additional benefit 'Travelling and accommodation expenses' if it applies to your cover, it is directly connected to the total loss and it continues to be relevant.

Paying the agreed or market value

If your vehicle has been assessed as a total loss, and if the conditions in Replacement with a new vehicle are not met, or you choose not to accept a new vehicle, we will pay you the relevant amount explained under the heading 'How we settle your claim for covered damage to your vehicle'.

We will deduct the following from our payment:

- any excesses that apply to your claim;
- any remaining premium instalments for the period of insurance in which the incident occurred; and
- the value of your damaged vehicle only if we agree with you that you can keep it.

When your vehicle is a total loss, and it is not security for any finance arrangement and the name of the financier is not noted on your Policy Schedule, we will pay its owner the settlement amount. If your vehicle is security for any finance arrangement and the name of the financier is noted on your Policy Schedule, we will pay them what they're entitled to receive and pay the owner any balance up to the value of the claim. We will not pay any financier's late fees, interest or other administration fees. The owner will need to remove any registered security interest in your vehicle after we settle your claim as a total loss.

Replacement with a new vehicle (Comprehensive cover only)

We will replace your vehicle with a new vehicle of the same make, model, series or value so long as it is available in Australia and:

- your vehicle has been assessed as a total loss;
- you purchased it new from the manufacturer or their dealer or as a demonstrator vehicle;
- your vehicle is less than 24 months old from when it was first registered; and
- where your vehicle is financed, your financier has given us written consent.

If a new replacement vehicle is not available, we'll replace your vehicle with a new vehicle that is of a similar make and model. The new vehicle will have the same or equivalent factory-fitted and legal aftermarket accessories and modifications that your vehicle had.

If we cannot agree on a replacement vehicle or you choose not to accept it, we'll pay the agreed value or market value, as shown on your Policy Schedule.

When we replace your vehicle, we'll also pay for its initial stamp duty and registration fees, but not compulsory third party insurance if this is sold separately where your vehicle was last registered. We won't pay to purchase or transfer any extended warranty for the new car.

When we replace your vehicle, you will need to pay us:

- any excesses that apply to your claim;
 - any remaining premium instalments for the period of insurance in which the incident occurred; and
 - the value of your vehicle in its damaged state only if we have agreed with you that you can keep it.
-

Claim payments and GST

We pay claims inclusive of GST unless the owner of the vehicle is a business which is, or needs to be, registered for GST. In that case, we'll reduce the amount we pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim we pay.

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

Unless we say otherwise, all amounts in your Policy are inclusive of GST.

Contribution and other insurance

When making a claim, you must notify us of any other insurance that you're aware 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 issued to you or 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).

Policy comes to an end following total loss

If your vehicle is a total loss and we pay you the market value or agreed value or replace your vehicle, then the cover for that vehicle comes to an end and you will no longer have any cover for it. This means you will not be entitled to make any further claim for that vehicle under this Policy and:

- where the premium has been paid in full for the period of insurance there will be no refund of any premium; or
- where the premium is paid by instalments, we are entitled to deduct from any claim paid or payable, the balance of the unpaid premium or instalments of premium.

The total premium is payable and non-refundable because you have received the benefits associated with a total loss claim under the Policy.

If you have other vehicles insured on the Policy, then your regular instalments will be reduced up until your Policy renewal date because there will be fewer vehicles to cover. This lasts until your Policy renewal date, which you can find on your Policy Schedule.

Where we replace your vehicle with a new vehicle, as set out in the 'Replacement with a new vehicle' section, and you choose to insure it with us and we accept the risk, a pro rata premium is payable.

Preventing our right of recovery

If you've agreed with or told someone who caused you loss, damage or liability covered by your policy that you won't hold them responsible then, to the extent we've been prejudiced by this act, we won't cover you for that loss, damage or liability.

Salvage

We're entitled to obtain and retain any items or materials salvaged or recovered after we have paid a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds.

If your vehicle is assessed as a total loss, we're entitled to retain and salvage your vehicle and settle your claim in accordance with 'How we settle your claim for covered damage to your vehicle'.

Claims administration, going to court, recovery action and legal liability claims

If you suffer loss or damage due to an incident for which someone else is responsible, you may have a legal right to recover some or all of the loss or damage from that person, including by taking legal action against them. When we pay a claim under your policy, we have the right to exercise your legal rights in your name against the person responsible for the loss or damage.

We'll take full control of the administration, conduct or settlement of the recovery, including any legal defence. When we do any of these things in your name, it will be at our expense, however you'll need to give us reasonable assistance. This may include following our directions in relation to the conduct of any legal proceedings even after a claim has been paid. You must not enter into any agreement with anyone else which could limit the amount that could be recovered, including joining class action proceedings, without our permission.

When we pay a claim and some of your loss isn't covered by your policy, we may offer to try to recover that loss for you when we take any steps to recover the covered loss. We can only do so if you agree to give us documents and statements that support your loss and agree with us on how we'll handle that recovery.

You may also need to contribute to the associated costs if, to recover the loss for you, we need to take additional steps that we wouldn't otherwise need to take.

If we successfully recover more than we paid for your claim under your policy, we will first keep the amount we paid for your claim and the amounts we paid in administrative and legal costs spent towards making the recovery. If there is any amount remaining after this, we will pay you the remainder to compensate you for loss that was not insured. Finally, we will keep any remaining amounts.

If you've received a benefit under your policy that you were not entitled to, we reserve the right to recover from you the amount we have paid. If we decline a claim for fraud, we reserve the right to recover any amounts we pay to you under the policy as well as our reasonable administration, investigation and legal costs from anyone at fault in relation to the fraud.

When we cover you for a legal liability claim, we may:

- arrange for a lawyer to represent you or we may act on your behalf;
- attempt to settle the claim; and/or
- defend the claim.

We will decide whether to defend or settle the claim and how much to pay to settle the claim.

Excesses

In most cases, you'll need to contribute an amount towards the cost of any claims you make under this Policy.

Depending on the age or experience of the driver, and whether you have told us about them and we have noted them on your Policy Schedule, you may have to contribute more than one excess. Each excess is shown on your Policy Schedule and is explained below.

Where more than one vehicle is covered under this Policy and those vehicles are involved in the same incident which gives rise to a claim, you will have to pay the applicable excesses in respect of each vehicle insured under the Policy.

How we collect the excess

When an excess applies to your claim, we'll let you know when and how to pay the excess as this will depend on how your claim is settled. For example:

- If we repair your car, we'll normally ask you to pay the excess to the repairer before they start the work.
- In some instances, we'll ask you to pay your excess to us such as where a repairer or supplier is not able to accept an excess payment or your vehicle is a total loss and we replace it with a new one.
- If we pay you the reasonable cost to repair your vehicle, we will deduct the excess from the amount we pay you.
- If your vehicle is a total loss and we pay you the agreed or market value for your car, we will deduct the excess from the amount we pay you.

We will not pay for any costs that result from a delay in paying an excess.

Standard excess

In most cases you will need to contribute an amount towards the cost of any claims you make. This amount is shown on your Policy Schedule as the standard excess.

The standard excess applies to all claims unless:

- your claim is for a not-at-fault vehicle accident; or
- the incident you are claiming for is malicious damage, theft or attempted theft and you are able to provide us with the full name and address of the person responsible for the incident; or
- your claim is only under the Optional cover – Windscreen Protection.

If you are unable to provide us with the full name and address of the personal responsible for the incident, we are unable to waive the excess. We need these details in order to be able to conduct a settlement or recovery.

Age or inexperienced driver excess

In addition to the standard excess, you will have to contribute an age excess or inexperienced driver's excess if at the time of any incident giving rise to a claim your vehicle is driven by a person:

- under the age of 25; or
- aged 25 or more but has not held a driver's licence for two or more years.

The amount of the age or inexperienced driver's excess is shown on your Policy Schedule. You will not have to contribute this age or inexperienced driver's excess if the only damage to your vehicle is a broken windscreen or window glass, hail damage, or loss or damage which occurs when the vehicle is parked or unattended.

An age or inexperienced driver excess does not apply to a learner driver.

Undeclared driver's excess

In addition to any other excesses which apply, you will have to contribute an undeclared driver's excess if, at the time of an incident which gives rise to a claim, your vehicle was being driven by or in the charge of a person whose name has not been shown as a driver on your Policy Schedule.

You will not have to pay this excess if:

- the driver of your vehicle is over 25 years of age and has not been convicted of driving under the influence of alcohol or had their licence suspended or cancelled in the five years immediately before the accident or loss; or
- an emergency existed; or
- the use of your vehicle is shown as business on your Policy Schedule; or
- the only damage to your vehicle is a broken windscreen, window glass, hail damage, or loss or damage which occur when the vehicle is parked or unattended.

The amount of the undeclared driver's excess is shown on your Policy Schedule.

The undeclared driver's excess does not apply to a licensed learner driver but may be applicable to a fully licensed passenger who is instructing or supervising the licensed learner driver.

Theft excess

If your vehicle is stolen you may be required to contribute an excess for theft if a Theft excess is shown on your Policy Schedule. This is in addition to any other excesses payable.

Other terms

These other terms apply to how your Policy operates.

Cancelling your Policy

You can cancel your Policy at any time by telling us.

We can cancel your Policy as permitted by law, for example, if you do not pay us your premium or if you told us something that you knew to be incorrect or untrue during your application for cover. We can also cancel your Policy if your circumstances change and no longer fall within our underwriting rules. See 'Changes to your circumstances'.

If you've paid your premium in advance and your Policy is cancelled, we'll refund you the proportion of the premium for the remaining period of insurance, less any non-refundable government fees, duties or charges. But see 'Cooling-off period' where you may be entitled to a full refund.

If you make a fraudulent claim on your Policy, we can cancel it.

Changing your Policy

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

When there is more than one insured

When there is more than one insured on your Policy, we may treat what any one of them says or does in relation to your Policy or any claim under it, as said or done by each of the insureds. We may rely on a request from one insured to change or cancel your Policy or tell us where a claim payment should be paid. Where a payment is made to one insured under this policy, we have no further obligations to any other insured regarding that payment.

References to legislation

Legislation referenced in this Policy includes subsequent legislation. Any term used in this Policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation.

'Subsequent legislation' means:

- an act or regulation as amended, replaced or re-enacted;
 - where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.
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Sending you documents

Documents relating to your insurance policy will be sent by post or email. Where you have been given the choice, they will be sent by your chosen delivery method and you can change your preference at any time.

It is your responsibility to make sure your contact details are current (including telephone number, email and mailing address where relevant) and you must update these as soon as they change.

Contact any of the Defence Service Homes Insurance offices on **1300 552 662** or email: insurance@dva.gov.au

Postal address:

GPO Box 9998,
Brisbane QLD 4001

Visit the DSHI website (www.dsh.gov.au) or phone us on **1300 552 662** for details of our flexible payment options.

