

Vehicle Insurance

Product Disclosure Statement

RACT Insurance Pty Ltd

ABN 96 068 167 804
AFS Licence No. 229076

Customer Service: 13 27 22

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Insurance claim?

We pride ourselves on making it easy for you to make a claim, and we understand that this can be a stressful time. Rather than coming into a branch you can simply call us on 13 27 22 and a personal claims manager will help you lodge your claim over the phone. What's more, your personal claims manager will look after you until the claim is settled.



Solved.

WELCOME

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WELCOME

We are pleased to provide you with this Product Disclosure Statement (PDS), which sets out important information on our RACT Insurance product.

This RACT Insurance product consists of the following policies for you to choose from:

| | |
|-----------------------------------------------------------------------------------|---------|
| Comprehensive Motor Vehicle Insurance (with the benefits of Aussie Assist) | Page 20 |
| Collector's Car Insurance (with the benefits of Aussie Assist) | Page 32 |
| Third Party Property Damage Insurance | Page 50 |
| Caravan and Trailer Insurance | Page 56 |

You can choose the policies that meet your particular needs.

In order to properly understand the significant features, benefits and risks of each of the covers available, you need to:

- read the relevant policy sections, which set out the cover we can provide, what you are and are not insured for, any additional benefits and special conditions that apply and how claims are settled (please refer to the index for details of each of the sections and their contents, which is designed to assist you).

We do not pay more than the Agreed Value, Market Value or specified limits in relation to the policies. You should therefore check that they are adequate to cover any potential loss and that the cover suits your needs. If they are not, you may bear the uninsured portion of any loss yourself;

- read the *Further Important Information* section, which contains important information on the General Insurance Code of Practice and our Dispute Resolution Process; and
- read the rest of this *Welcome* section, which contains other important information, such as your duty of disclosure and the cooling-off period.

This is an important document and you should read it carefully and keep in a safe place, together with the other policy documentation we issue to you.

YOUR DUTY OF DISCLOSURE

You have a Duty of Disclosure under the *Insurance Contracts Act 1984* that requires you to tell us certain things.

Your Duty of Disclosure when you first enter into a policy

Before you enter into a policy with us, we will ask you a series of questions. You must tell us everything you know, or which a reasonable person in the circumstances would be expected to know would be relevant to our decision to insure you, including answering the questions in your application. If you are unsure whether or not to tell us something that you know, it is better to tell us.

Your Duty of Disclosure when you renew, vary, extend, reinstate or replace a policy

Before you renew, vary, extend, reinstate or replace a policy, you must tell us everything you know, or which a reasonable person in the circumstances would be expected to know, for us to decide:

- whether we will insure you;
- the premium we will charge you; and
- any special conditions we will apply to your policy.

What you do not need to tell us

Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by us;
- that is of common knowledge;
- that we know or, in the ordinary course of business, ought to know; or
- as to which we waive compliance with your duty.

Who does the Duty of Disclosure apply to?

Everyone who is insured under each policy must comply with the duty. It is important that you understand that if you provide information about another insured, you do this on their behalf.

What happens if you or they don't tell us everything?

If you or they do not comply with the Duty of Disclosure, we may:

- refuse to pay a claim;
- reduce the amount we pay on a claim; and/or
- cancel the policy.

If you have acted fraudulently, we may refuse to pay a claim and treat the policy as never having existed.

21-DAY MONEY BACK GUARANTEE – YOUR COOLING-OFF PERIOD

You are able to return any of your policies for any reason within 21 days of cover commencing, by writing to us and asking for the relevant policy to be cancelled. Provided you have not made or cannot make a claim under the policy, we will cancel the policy and provide you with a full refund of the premium you have paid. Even after this period, you still have cancellation rights (see page 8).

OUR AGREEMENT WITH YOU

When we agree to enter into a policy with you, we will provide you with a schedule which sets out the cover you have and other information specific to you (for example, who is covered, your Period of Insurance and the relevant limits or excesses that apply). Your Current Schedule, this PDS, any supplementary PDS we may give you, and your application will make up your agreement with us. You should be sure to retain these documents and keep them in a safe place, together with evidence as to the value of any insured items.

CHANGES TO YOUR POLICY

If you want to change your policy and we agree to it, the change will become effective when we give you written confirmation of our agreement to the change and you pay any additional premium required.

If you sell, give away or transfer your interest in any item insured under a policy taken out by you, the item is no longer insured under the policy.

NOTICES

We will give you any notice in writing. It will be effective if it is delivered to you personally or if it is delivered to your address last known to us.

YOUR PREMIUM

How we calculate your premium

When we calculate your premium for any of the Vehicle Insurance Policies, we will take into account a number of factors, including:

- the Period(s) of Insurance;
- the make, model and year of the insured Vehicle;
- the address where you normally keep the insured Vehicle;
- the security measures you have in place;
- the Agreed Value(s);
- the excess(es) payable by you in the event of a claim;
- your previous insurance and claims history; and
- the policies we agree to provide to you.

The total premium payable by you also includes amounts payable in respect of compulsory government charges (including stamp duty and GST).

We will advise you of the premium payable once we receive your application for insurance.

After we agree to provide you with insurance, details of your premium will also be included on your Current Schedule.

Why the Cost of Insurance can Change

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

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

We may 'cap' the amount of any increase on renewal. This means we pass only part of the increase on to you.

SPECIAL OFFERS

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

PAYMENT IN FULL

When paying your premium, we have a number of payment options available. We will tell you when you apply how you can pay or you can call 13 27 22 for further information.

If your premium is not paid by the due date, you may not be covered for any claims.

You will receive a renewal notice at least 14 days prior to the due date of your policy telling you whether we are prepared to renew or not.

If we pay a claim for total loss under your policy, your cover ceases and the policy is automatically cancelled. We will not waive the premium which was payable under your policy for the remainder of the policy period or refund any premium already paid for that period.

PAYMENT BY INSTALMENTS

You may choose to pay your premium by instalments, by credit card payments or by direct debit from your financial institution account.

Payments may be made annually, half-yearly, quarterly or monthly.

If you choose to pay your premium by instalments, we impose an administration fee in addition to the premium calculated as follows:

- half-yearly instalments – 2.5% surcharge
- quarterly instalments – 4% surcharge
- monthly instalments – 9% surcharge

The premiums for the various payment options are shown on your Current Schedule.

It is your responsibility to ensure that you provide us with the correct account details and to ensure that sufficient funds are available in your nominated account to meet your instalments.

If the incorrect account details are provided or there are insufficient funds in your account, all fees incurred in relation to non-payment are payable by you.

We will require you to complete an authority before we can deduct the premium from your account.

We may also require a new authority if you change any of the account details or frequency of your payments. The authority will state your nominated day, which is the date on which your instalment payment will be made during each instalment period.

You may terminate or alter the frequency of your payments at any time by giving us written notice, no later than three business days prior to your next scheduled payment.

Where you believe that a payment has been initiated incorrectly, you should take this matter up directly with us. We will then be able to investigate your concern accordingly.

If your payment is overdue by one month, all cover will cease unless alternative arrangements have been made directly with us and confirmed in writing.

If two or more payments are returned from your financial institution unpaid, we reserve the right to cancel your policy. However, should this occur, we will write to you to advise you that your policy will be cancelled.

If you cancel your payment arrangements with us, all outstanding amounts become due and payable within 14 days from that date. Failure to meet this requirement will result in your policy being cancelled.

After you submit your authority to us, your first payment will be taken within five working days of the authority being accepted by us. We will then issue you with your Schedule of Payments. Subsequent payments will be deducted in accordance with your nominated day.

You will receive a renewal notice along with your Schedule of Payments at least 14 days prior to the renewal of your policy. Unless we hear from you, your payments will continue in accordance with the payment option you have selected at the rate shown on your new Current Schedule and Schedule of Payments.

Where your nominated payment day falls on a non-business day, we will deduct the scheduled payment on the next business day.

If your nominated payment date is the 29th, 30th or 31st of the month, we will deduct the scheduled payment on the next business day for those months that these dates do not occur.

If we pay a claim for total loss under your policy, your cover ceases and the policy is automatically cancelled. We will not waive the premium which was payable under your policy for the remainder of the policy period or refund any premium already paid for that period.

If your payment remains unpaid for a period of more than 14 days after its due date, we may refuse any claim made for events occurring during the period that the policy is unpaid.

We will keep all information pertaining to your financial institution confidential at all times.

GOODS AND SERVICES TAX (GST)

All amounts insured under your policies include GST. You should ensure that the sums insured are appropriate and will cover any potential loss or damage.

When claiming, you will need to provide details of any entitlement to input tax credits on your premium if you are registered or should be registered for GST purposes. If information you give us is incorrect, we will not cover you for resulting fines, penalties or tax charges.

If we settle a claim for repair or replacement of an insured item and you would be entitled to claim an input tax credit for the repair or replacement, we may reduce the settlement amount we pay by the amount of that input tax credit.

CANCELLATION OF POLICIES

By you

You may cancel any of your insurance policies at any time by advising us in writing. Cancellation will be effective when we receive your written request. If you cancel your policy after the cooling-off period, we will refund any premium you have paid for the period after the date of cancellation, but we will charge a cancellation fee.

The amount of the fee is \$30 (plus relevant government charges) for each vehicle insured.

The most we will charge you is \$60 (plus relevant government charges) if you cancel a policy covering more than one vehicle.

This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued. If you are paying your insurance by instalments, any refund will be credited against your remaining instalments.

If any of your policies are in more than one name, we may require authorisation from all persons listed as the insured on your Current Schedule before we will cancel the policy.

By us

We can cancel your insurance in any way permitted by law, including if you have:

- failed to comply with your Duty of Disclosure; or
- made a misrepresentation to us before the policy was entered into; or
- failed to comply with a provision of a policy, including failure to pay the premium; or
- made a fraudulent claim under the policy, or under any other policy, during the time the policy has been in effect; or
- failed to notify us of a specific act or omission as required by the policy.

If we cancel any of your policies, we will do so by giving you written notice. We will refund any premium you have paid for the period after the date of cancellation, but we will charge a cancellation fee.

UPDATING OUR PDS

From time to time, we may need to update the information contained in this PDS. You can obtain a paper copy of any update, at no charge, by contacting us. Where the update is necessary to correct a misleading or deceptive statement or omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain a policy, we will automatically issue a new PDS or a supplementary PDS to you.

VEHICLE INSURANCE – Important Information

For the purposes of the important information section only, whenever we use the word “Vehicle”, we mean the insured Vehicle as specified on your Current Schedule, insured under a RACT Comprehensive Motor Vehicle, Collector’s Car, Third Party Property Damage or Caravan or Trailer Insurance Policy.

1. APPLYING FOR A VEHICLE INSURANCE POLICY

To apply for any insurance with us, you will need to complete an application for insurance. On the basis of your application, we may then offer insurance to you. Once we agree to cover you, we will give you your Current Schedule providing details of:

- the type of policy you have;
- the Period(s) of Insurance;
- details of the insured Vehicle;
- the Agreed Value(s);
- the excess(es) payable by you in the event of a claim; and
- whether any standard terms and conditions are varied by endorsement.

2. MAKING A CLAIM

You must promptly tell us about any claim.

You do not have to pay the excess to lodge a claim, but you will have to pay the excess before we will pay your claim. See sub-section 3 (Excess) on page 12 for details.

Most claims may be lodged by telephone; however, we may require you to complete a claim form or provide us with a written statement about the claim.

You will need to obtain the full names, residential addresses and phone numbers of all drivers, passengers and witnesses involved in an incident resulting in any loss, damage or liability for which you are claiming. You will also need the vehicle registration numbers and insurance details of other parties to such an incident.

Where you are claiming for personal effects, we may require proof of ownership and evidence as to the extent of loss or damage. To assist with this, we suggest you keep things such as receipts or valuations as well as model and serial numbers. If you cannot prove that you owned an item, we may not pay you for it.

When claiming, you will need to provide details of any entitlement to input tax credits on your premium if you are registered or should be registered for GST purposes. If information you give us is incorrect, we will not cover you for resulting fines, penalties or tax charges.

If we settle a claim for repair or replacement of an insured item and you would be entitled to claim an input tax credit for the repair or replacement, we may reduce the settlement amount we pay by the amount of that input tax credit.

Before we can make a decision about your claim, we may assess the damage to your Vehicle and investigate the circumstances of the claim. If we require it, you must make your Vehicle available to us for inspection and, in all cases, co-operate with our investigators. You or your repairer must not carry out any repair work without our prior written authorisation.

If the repairs to your Vehicle will put it in a better condition than it was before the incident, we may require you to contribute towards the cost of repairs. If tyres or the battery need to be replaced, you may be required to contribute towards the cost of new ones.

We have the sole right to make admissions, to settle any claims against and to defend you or any other person covered by your policy in any proceedings. We may refuse your claim if you or any other person covered by your policy make admissions, settle, attempt to settle or defend any claims without our consent.

If we declare your Vehicle a total loss and we pay you the Agreed Value (less any excess applicable), or the market value or specified limit under Sections 3 (page 52) or 4 (page 54) of a Third Party Property Damage Policy, the damaged item including any options or accessories fitted to it becomes our property, unless we agree to allow you to keep the damaged item.

If we declare your Collector’s Car to be a total loss and we pay you the Agreed Value (less any excess applicable), the damaged Collector’s Car, including any options or accessories fitted to it, remains your property.

If we pay you the Agreed Value, your policy immediately comes to an end. We will not waive the premium which was payable under your policy for the remainder of the policy period or refund any premium already paid for the period.

3. EXCESS

The excess is the amount you must contribute towards each claim.

The amount and types of excess that apply are shown on your Current Schedule.

Depending on the circumstances, you might have to pay more than one type of excess when you claim.

Unless your claim is for windscreen or window glass damage only, you will not have to contribute any excess if:

- we agree that the incident was not your fault; and
- you can tell us the name and address or otherwise satisfy us as to the identity of the person who was at fault and the registration number of the at-fault party's vehicle.

There are four types of excess:

- **Basic Excess**, which applies to all claims;
- **Age Excess**, which applies if the driver at the time of the incident was under 25 years of age. The amount of the age excess varies depending on the age of the driver. If we ask you to list the people who will drive your vehicle, their details will be shown on your Current Schedule. A higher excess will apply if the driver in charge of the vehicle at the time of the incident was not listed on your Current Schedule;
- **Special Additional Excess**, which may be imposed in some cases;
- **An Inexperienced Driver Excess**, which applies if an inexperienced driver was in charge of your vehicle at the time of an incident. An inexperienced driver is a person who is 25 years of age or over and has not held a driver's licence for at least the past two consecutive years.

We will advise you if the excess is payable to us, to the repairer, or if we will deduct the excess from the amount we pay you.

4. OPTIONAL EXCESS

You may elect an Optional Excess in return for a reduction in your premium. The amount of the Optional Excess that you elect will be shown on your Current Schedule and replaces the Basic Excess. The Optional Excess applies in addition to any Age Excess, Special Additional Excess, or any Inexperienced Driver Excess shown on your Current Schedule.

5. LEGAL REPRESENTATION

In relation to an incident which gives rise to a claim, you or any person covered by your policy may need lawyers to represent you or them before a coroner conducting an enquiry or in respect of other court proceedings.

We may, at our discretion, arrange representation for these purposes and pay the cost of it.

6. CO-OPERATION

Any benefits which we give you or any other person under the policy, depend upon you or any other person covered by the policy giving us any information and help that we require, including attending court to give evidence.

You or any other person covered by the policy must assist us even if we have already paid a claim, as we may attempt to recover from a party who caused you to suffer the loss or damage. We may also want to defend you if it is alleged that you caused someone else loss or damage.

If you or any other person covered by any policy receive any letters, notices or court documents which relate to any event that has or might result in a claim, you must send these to us immediately.

If you fail to fully co-operate with us in respect to any part of the claim process, we may be entitled to cancel your policy, or refuse to pay your claim.

7. NO CLAIM BONUS/RATING

A No Claim Bonus/Rating is a reward for having a good claims history. You receive a premium discount which increases each year to a set maximum if you do not make claims on your policy.

A No Claim Bonus/Rating will apply to your Comprehensive Motor Vehicle and Caravan and Trailer Insurance Policy but will not apply to a Collector's Car or Third Party Property Damage Insurance Policy. Your No Claim Bonus entitlement will be shown on your Current Schedule.

A No Claim Bonus of up to 25% applies to your Caravan and Trailer Insurance Policy if you have had one year of claim-free insurance on your Caravan and Trailer Insurance Policy. If you make a claim you may lose this No Claim Bonus.

If you have had a Comprehensive Motor Vehicle Insurance Policy with us or with another company, you will be entitled to a reduction in your premium on your Comprehensive Motor Vehicle Insurance Policy with us as follows:

| | | |
|-----------------------------------|-----|----------|
| 1 Year without a Claim | 20% | Rating 5 |
| 2 Years without a Claim | 30% | Rating 4 |
| 3 Years without a Claim | 40% | Rating 3 |
| 4 Years without a Claim | 50% | Rating 2 |
| 5 Years without a Claim (maximum) | 60% | Rating 1 |

When you claim, your No Claim Bonus may reduce as follows:

| No Claim Bonus/Rating at the Time of the Claim | | No Claim Bonus/Rating when the Policy is Next Renewed | |
|------------------------------------------------|----------|-------------------------------------------------------|-------------------------|
| | | 1 Claim | 2 Claims |
| 60% | Rating 1 | (See Rating 1 for Life) | (See Rating 1 for Life) |
| 50% | Rating 2 | 30% | Nil |
| 40% | Rating 3 | 20% | Nil |
| 30% | Rating 4 | Nil | Nil |
| 20% | Rating 5 | Nil | Nil |

You will **not** lose a No Claim Bonus if:

- we agree that the incident was not your fault and you can tell us the name and address of the person who was at fault and the registration number of the at-fault party's vehicle;
- the claim is for windscreen or window glass damage only;
- the claim is for malicious damage or the theft of your Vehicle; or
- if your Vehicle was the only vehicle involved in the incident and we agree it was nobody's fault, such as an unavoidable collision with an animal or weather conditions such as storm, hail or flood.

Rating 1 for Life

If you have a Comprehensive Motor Vehicle Insurance Policy with us and you are on 60% No Claim Bonus (Rating 1), your rating is protected for life.

This means you will not lose any of your No Claim Bonus/Rating regardless of how many claims you make or who is at fault.

We reserve the right to alter the terms of cover including excess, premiums and acceptance of cover according to our underwriting rules.

8. TRANSFERS

If you sell, give away or transfer your interest in your Vehicle, the relevant policy immediately comes to an end without any notice to you.

This provision does not apply if you are giving up an interest as lessor, mortgagee or owner under a hire purchase agreement.

When you tell us that you no longer own an insured Vehicle, we will refund any premium you have paid for the period after the date of cancellation, but we will charge a cancellation fee.

Note: Please refer to Section 6 of the Comprehensive Motor Vehicle or Collector's Car Insurance Policy, Section 4 of the Third Party Property Damage Insurance Policy or Section 5 of the Caravan and Trailer Insurance Policy for details of cover provided for replacement vehicles.

VEHICLE INSURANCE – What we mean by

Some of the words in this PDS have special meanings, as shown below.

| Term | Meaning |
|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Agreed Value | The amount we agree with you as the maximum we will pay in the event of a claim. The agreed value is specified on your Current Schedule and includes any applicable taxes and charges. |
| Caravan Caravan and Trailer Policy | The Caravan as shown on page 56. |
| Caravan's contents Caravan and Trailer Policy | The Caravan's contents as shown on page 56. |
| Caravan's fittings Caravan and Trailer Policy | The Caravan's fittings as shown on page 56. |
| Collector's Car | The Collector's Car as shown on page 32. |
| Current Schedule | The most recent schedule we have given to you. |
| First Registered Owner | First registered owner or a person who bought an 'ex-demonstrator' vehicle from a licensed motor dealer who was the first registered owner of the vehicle. |
| Market Value | The amount we calculate the market would pay for your vehicle. It takes into account the age, make, model, kilometres travelled and condition of your vehicle immediately before the event. We might use recognised industry publications to calculate the amount. |
| Motor Vehicle | For Comprehensive Motor Vehicle Insurance Policies it means the Motor Vehicle as shown on page 20. For Third Party Property Damage Policies it means the Motor Vehicle as shown on page 50. |
| Period of Insurance | Means the period of insurance as noted on your Current Schedule. |
| personal effects | Items in your Motor Vehicle or Collector's Car, including tools supplied as standard by the vehicle manufacturer or similar replacements but NOT cash, any other tools or items used for any business, trade or profession. |
| policy | Your policy consists of: a) this PDS; b) your application(s) for insurance which may be in writing or our record of your verbal responses; |

| | |
|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | c) your Current Schedule which sets out the covers you have; and d) any supplementary PDS we may issue. |
| Site | The licensed caravan park, residential property or other place we have agreed to, that is shown on your Current Schedule and where your on-site unregistered caravan and annexe is kept. |
| substitute motor vehicle | A motor vehicle you are driving because your Motor Vehicle is undriveable. |
| Terrorism | Includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, 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(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which: a) involves violence against one or more persons; or b) involves damage to property; or c) endangers life other than that of the person committing the action; or d) creates a risk to health or safety of the public or a section of the public; or e) is designed to interfere with or to disrupt an electronic system. It includes any action in controlling, preventing, suppressing, retaliating against or responding to any such act, preparation or threat. |
| Trailer Caravan and Trailer Policy | The Trailer as shown on page 58. |
| we, our and us | RACT Insurance Pty Ltd. |
| you | The insured(s) noted on your Current Schedule. |
| your family | Your spouse, your partner or your de facto, your parents and parents-in-law, your or your spouse's children, your brothers and your sisters, who normally live with you. |

VEHICLE INSURANCE – Summary of cover

The following table summarises the cover provided by the Comprehensive Motor Vehicle, Collector's Car, Third Party Property Damage and Caravan and Trailer Insurance Policies.

For full details of the cover and the amounts we will pay in the event of a claim, please refer to the Policy Cover section in this PDS. The page numbers for further details are listed below.

| VEHICLE INSURANCE | Comprehensive Motor Vehicle Page | Collector's Car Page | Third Party Property Damage Page | Caravan and Trailer Page |
|------------------------------------------------------------|-----------------------------------------|-----------------------------|-----------------------------------------|---------------------------------|
| Standard Cover | | | | |
| Australia-wide cover | ✓ 22 | ✓ 34 | ✓ 50 | ✓ 58 |
| Accidental damage | ✓ 22 | ✓ 34 | ✗ | ✓ 58 |
| Theft | ✓ 22 | ✓ 34 | ✗ | ✓ 58 |
| Emergency repairs | ✓ 22 | ✓ 36 | ✗ | ✓ 60 |
| Cost of towing after an accident or theft | ✓ 22 | ✓ 36 | ✗ | ✓ 58 |
| Replacement in first 2 years of registration | ✓ 24 | ✗ | ✗ | ✗ 62 |
| Cover for personal effects | ✓ 24 | ✓ 36 | ✗ | ✓ 60 |
| Hire car if your Motor Vehicle is stolen | ✓ 24 | ✗ | ✗ | ✗ |
| Broken windscreen or window glass | ✓ 26 | ✓ 36 | ✗ | ✗ |
| Cover for your trailer or caravan | ✓ 26 | ✓ 36 | ✗ | ✓ 56 |
| Accidental death | ✓ 26 | ✓ 38 | ✗ | ✗ |
| Replacement keys and locks if lost or stolen | ✓ 26 | ✓ 38 | ✗ | ✗ |
| Legal liability for property damage | ✓ 26 | ✓ 38 | ✓ 50 | ✓ 62 |
| Legal representation | ✓ 13 | ✓ 13 | ✓ 13 | ✓ 13 |
| Automatic cover for replacement vehicle/caravan or trailer | ✓ 30 | ✓ 40 | ✓ 54 | ✓ 62 |
| Damage caused by uninsured drivers | ✓ 22 | ✓ 34 | ✓ 52 | ✓ 58 |
| Club events | ✗ | ✓ 38 | ✗ | ✗ |
| Wedding and event hire | ✗ | ✓ 36 | ✗ | ✗ |
| Spare parts | ✗ | ✓ 36 | ✗ | ✗ |

| | Comprehensive Motor Vehicle Page | Collector's Car Page | Third Party Property Damage Page | Caravan and Trailer Page |
|-------------------------------------------|-----------------------------------------|-----------------------------|-----------------------------------------|---------------------------------|
| Standard Cover | | | | |
| No excess if not at fault | ✓ 12 | ✓ 12 | ✓ 12 | ✓ 12 |
| Repair guarantee | ✓ 22 | ✓ 34 | ✓ 52 | ✗ |
| Optional Cover | | | | |
| Hire car if your Motor Vehicle is damaged | ✓ 28 | ✗ | ✗ | ✗ |
| Deletion of windscreen excess | ✓ 28 | ✓ 38 | ✗ | ✗ |
| Fire and Theft | ✗ | ✗ | ✓ 54 | ✗ |
| Additional Benefit | | | | |
| Aussie Assist | ✓ 42 | ✓ 42 | ✗ | ✗ |

COMPREHENSIVE MOTOR VEHICLE INSURANCE COVER

1. YOUR 'MOTOR VEHICLE'

For the purpose of this section, your 'Motor Vehicle' means the motor vehicle, motorcycle, motorised caravan, campervan or motorhome as described on your Current Schedule.

Including the following if fitted:

- ✓ Alarm system, immobiliser, steering locks
- ✓ Tools supplied as standard by the vehicle manufacturer or similar replacements
- ✓ Bonnet protector, weather shield, headlamp guards
- ✓ Cargo barrier, tow bar, bull bar, bicycle carriers
- ✓ Dash mats, floor mats, seat covers
- ✓ Decorative wheel trims, mud flaps and registration plate covers
- ✓ Fire extinguisher
- ✓ Panel/rust protection
- ✓ Protective mouldings, rear louvre sunshade
- ✓ Vehicle sign-writing, pin-striping or decals to a maximum of \$500 (if shown as an extra on your Current Schedule)
- ✓ Side steps for a 4WD
- ✓ Standard sound systems (fitted as standard by manufacturer) or a sound system of similar value
- ✓ Other vehicle accessories or modifications if we have agreed to insure them as part of your Motor Vehicle and they are shown on your Current Schedule
- ✓ Baby capsules and child safety seats

But NOT including:

- ✗ Bicycles
- ✗ Tractor implements, attachments or accessories
- ✗ Flared mud guards that are welded or moulded to the existing wheel arch
- ✗ Murals, artwork that is not standard or which is not sign-writing or pin-striping or decals
- ✗ Any vehicle used for taxi, security or courier business purposes
- ✗ Any vehicle over 8 tonnes Gross Vehicle Mass (GVM)

2. WHAT YOUR MOTOR VEHICLE IS COVERED FOR

Your Motor Vehicle is covered Australia-wide for:

- ✓ ACCIDENTAL DAMAGE, including malicious damage, fire, storm, hail or flood damage and damage caused by the driver of another vehicle, including damage caused by an uninsured driver
- ✓ THEFT, if your Motor Vehicle is stolen and not recovered or recovered in a damaged condition

We may at our option, either:

- repair your Motor Vehicle;
- pay you the cost of repairing your Motor Vehicle; or
- pay you the Agreed Value.

Repair Guarantee

We guarantee the quality of the materials and labour used in repairs we authorise for as long as you own your Motor Vehicle. This means that we will organise to rectify any problems that might arise from faulty materials or workmanship. We may use second-hand parts, suitable for the age and condition of your Motor Vehicle.

We will use only manufacturers' approved parts if your Motor Vehicle is under warranty (but not an extended warranty).

✓ Emergency Repairs

To make your Motor Vehicle driveable following an accident, you do not need our authority to make emergency repairs.

✓ Towing

We will pay the reasonable cost of towing your Motor Vehicle to where it will be repaired, if it is accidentally damaged or is stolen and recovered in a damaged condition.

But your Motor Vehicle is NOT covered for:

- ✗ Mechanical, structural, or electrical failures or damage to tyres by road cuts, punctures, bursts or application of brakes.
 - ✗ The cost of international air freight to bring into Australia parts, paint or accessories which are not usually available within Australia.
 - ✗ Accidental damage or theft if you fail to secure your Motor Vehicle or have it towed to a safe place after it has broken down or suffered accidental damage.
 - ✗ Accidental damage if your Motor Vehicle was being used in a race, trial, test or contest, or whilst on a race track, circuit or any track set aside for racing or time trials. This will not apply if you are participating in a defensive or advanced driving course at the time.
 - ✗ Loss suffered because you cannot use your Motor Vehicle.
 - ✗ Depreciation, wear, tear, rust or other forms of corrosion.
 - ✗ The lawful seizure, confiscation, nationalisation or requisition of your Motor Vehicle.
-
- ✗ We will not pay more than \$500 for emergency repairs.

✓ **Replacement with a New Motor Vehicle**

If:

- (a) Your Motor Vehicle is accidentally damaged or stolen;
- (b) We declare it to be a total loss;
- (c) It is in its first 2 years of registration;
- (d) It is a private car or station wagon; and
- (e) You are its first registered owner;

we will replace it with a new Motor Vehicle of the same make, model and series if available in Australia.

- ✓ Cover under this part of the policy will continue on your replacement Motor Vehicle, provided you pay us any additional premium required.
- ✓ We will also pay all on-road costs.
- ✓ If you prefer, we will pay you the Agreed Value shown on your Current Schedule, in which case your policy will come to an end and no refund of premium will be due to you.

But we will NOT pay:

- ✗ For any additional costs, should you choose a different make or model, series or colour of motor vehicle.
- ✗ For any additional options and accessories that you did not have before.

Note: You must obtain any refund of registration on your Motor Vehicle and pay it to us. We will also need to obtain consent from your financier if your Motor Vehicle is under finance before we can replace it.

3. ADDITIONAL COVER

We will pay for:

✓ **Personal Effects**

If they are stolen from your Motor Vehicle or are accidentally damaged as a result of a motoring accident or lost or damaged when your Motor Vehicle was stolen.

This will only be paid if your Motor Vehicle is stolen or has been accidentally damaged and we have agreed to pay a claim covered by Section 2.

✓ **A Hire Car if your Motor Vehicle is Stolen**

If your vehicle is stolen, we will arrange and pay for alternative transport for a period of up to 14 days. You are responsible for all running costs and extras of the hire car, including paying a deposit to the hire car company. If you withdraw your claim or we refuse to accept it, you might have to refund to us any payments for the hire car we have already made. If a hire car is arranged under this additional cover, and the hire car is stolen or accidentally damaged, the excess payable on any claim for the hire car is that which is shown on your Current Schedule.

But we will NOT pay:

- ✗ More than \$500 for each incident.
- ✗ More than \$1,500 for each incident if the personal effects are contents of a campervan or motorhome.
- ✗ For personal effects that do not belong to you or your family.
- ✗ Tools that you or your family use for any business, trade or profession.
- ✗ For a hire car if car rental company rules will not permit you to hire a vehicle.

We will pay for:

✓ **Broken Windscreen or Window Glass**

If it is accidentally broken.

You will not lose your No Claim Bonus but the Excess shown on your Current Schedule will apply unless you have the deletion of windscreen option shown on your Current Schedule.

✓ **Your trailer or caravan**

If it is stolen or accidentally damaged when it is in your possession or attached to your Motor Vehicle.

✓ **Accidental Death**

If you are physically injured in a motoring accident involving your Motor Vehicle and those injuries result in your death within a period of 90 days, we will pay \$5,000 to your surviving spouse (legal or de facto) or, if you have no spouse, to your estate.

✓ **Keys and Locks Replacement**

If the key to your Motor Vehicle is lost or stolen, or the locks are maliciously damaged, we will pay to re-key or replace the locks.

✓ No excess will apply to this benefit

We will cover:

✓ **Legal Liability**

We will cover you against your legal liability for accidental damage to property caused by or connected with the use of your Motor Vehicle, or of a trailer or caravan attached to it.

The limit of cover in relation to any one incident is \$20,000,000 plus the legal costs of a lawyer, appointed by us, defending such claims or appearing or acting for you in connection with the accidental loss of, or damage to, property.

But we will NOT pay:

✗ More than \$500 for each incident.

✗ More than \$300 for each incident.

We will not cover:

✗ You, for property you own or are responsible for, or which belongs to someone who normally lives with you.

✗ Legal liability for death or bodily injury.

4. OPTIONAL COVER

You may elect to pay extra for:

✓ **A hire car if your motor vehicle is damaged in an accident**

If this option is shown on your Current Schedule, we will arrange and pay for a hire car similar to your Motor Vehicle for up to 14 days if your Motor Vehicle is accidentally damaged. This cover stops before 14 days if your Motor Vehicle is repaired and returned to you.

This cover is only available where we accept your claim. If you withdraw your claim or we refuse to accept it, you might have to refund to us any payments we have already made for the hire car.

You are responsible for all running costs and extras of the hire car, including paying a deposit.

If a hire car is arranged, under this policy option, and the hire car is stolen or accidentally damaged, the excess payable on any claim for the hire car is that which is shown on your Current Schedule.

✓ **Deletion of windscreen excess**

You can elect to remove the excess from the windscreen cover provided by this policy, which means you will not be required to contribute the excess for a broken windscreen or window glass damage claim.

Your Current Schedule will state if this optional cover applies to your policy.

But we will NOT pay:

- ✗ If car rental company rules will not permit you to hire a vehicle.

5. EXTENSIONS OF OUR LIABILITY COVER

We will extend our liability cover to:

- ✓ You, if your Motor Vehicle is undriveable and you are driving a substitute motor vehicle.
If your Motor Vehicle is on lease, or mortgaged or on hire purchase, this cover will only apply to you if you personally are the lessee, the mortgagor or the hirer.
- ✓ Anyone with your permission using or in charge of your Motor Vehicle, or a replacement motor vehicle as described in Section 6.
- ✓ Your employer, partner or principal if:
 - (i) you in your capacity as their employee, partner or agent are using or in charge of your Motor Vehicle or any substitute or replacement motor vehicle; or
 - (ii) your Motor Vehicle is being used by or is in the charge of another employee, partner or agent of that employer, partner or principal.

But NOT for:

- ✗ Your liability for damage to the substitute motor vehicle you are driving.
- ✗ A person using your Motor Vehicle if they have been declined motor vehicle insurance, had it withdrawn, cancelled or renewal refused.
- ✗ Any liability arising out of the use of a substitute vehicle which would not be covered by your policy if the vehicle was your Motor Vehicle.

6. COVER FOR YOUR REPLACEMENT MOTOR VEHICLE

If you replace your Motor Vehicle with either a new or second-hand motor vehicle this policy:

- ✓ Covers the replacement Motor Vehicle from the time you bought it.
In giving you this cover, we will treat the price you paid for the replacement Motor Vehicle, or its market value if that is less, as its Agreed Value.
Note: We might charge you an extra premium and/or add special conditions to your policy. We may refuse to offer cover for the replacement Motor Vehicle if it does not comply with our underwriting requirements.

We will NOT cover:

- ✗ Your replacement Motor Vehicle unless you give us written details of it within 14 days of purchase.
- ✗ Your replacement Motor Vehicle if you don't pay us any additional premium that is required.
- ✗ Your replaced Motor Vehicle once the cover commences on the replacement Motor Vehicle.

1. COLLECTOR'S CAR

Your 'Collector's Car' means the motor vehicle or motor cycle described on your Current Schedule. The Collector's Car Insurance Policy is designed to cover collectors' cars. A collector's car is a vehicle that is very valuable to its owner, because it is so unusual, unique or rare. A vehicle is not covered under this policy if that particular vehicle is readily available on the open market. Because of its very nature, a collector's car is a collector's item. The collector's car should not be the primary mode of transportation for an individual and will generally travel less than 5,000 kilometres per year.

This policy is therefore designed to cover the following vehicle classes:

- Veteran (pre-1919)
- Vintage (1920 to 1940 approx.)
- Classic (1949 to early 1960s including American cars and early Fords, Holdens, etc.)
- Sports Cars (1950s to 1970s)
- Special Interest (slightly different collectables – usually late 1960s to early 1970s but can include more recent vehicles)
- Modified (i.e. properly constructed Hot Rods)
- Late Model Vehicles (vehicles constructed in the past 15 years)

Including the following if fitted:

- ✓ Alarm system, immobiliser, steering locks
- ✓ Tools supplied as standard by the vehicle manufacturer or similar replacements
- ✓ Bonnet protector, weather shield, headlamp guards
- ✓ Cargo barrier, tow bar, bull bar, bicycle carriers
- ✓ Dash mats, floor mats, seat covers
- ✓ Decorative wheel trims, mud flaps and registration plate covers
- ✓ Fire extinguisher

But NOT including:

- ✗ Bicycles
- ✗ Tractor implements, attachments or accessories
- ✗ Any vehicle used for taxi, security or courier business purposes
- ✗ Any vehicle over 8 tonnes Gross Vehicle Mass (GVM)
- ✗ Artwork

- ✓ Panel/rust protection
- ✓ Protective mouldings, rear louvre sunshade
- ✓ Side steps
- ✓ Sound systems
- ✓ Other vehicle accessories or modifications if we have agreed to insure them as part of your Collector's Car
- ✓ Flared mud guards that are welded or moulded to the existing wheel arch
- ✓ Vehicle sign-writing, murals, artwork that is not standard or is not sign-writing or pin-striping decals

2. WHAT YOUR COLLECTOR'S CAR IS COVERED FOR

Your Collector's Car is covered Australia-wide for:

- ✓ ACCIDENTAL DAMAGE, including malicious damage, storm, hail or flood damage and damage caused by the driver of another vehicle, including damage caused by an uninsured driver
- ✓ THEFT, if your Collector's Car is stolen and not recovered or recovered in a damaged condition

We may at our option, either:

- repair your Collector's Car;
- pay you the cost of repairing your Collector's Car; or
- pay you the Agreed Value.

Repair Guarantee

We guarantee the quality of the materials and labour used in repairs we authorise for as long as you own that Collector's Car. This means that we will organise to rectify any problems that might arise from faulty materials or workmanship.

But your Collector's Car is NOT covered for:

- ✗ Mechanical, structural, or electrical failures or damage to tyres by road cuts, punctures, bursts or application of brakes.
- ✗ The cost of international airfreight to bring into Australia parts, paint or accessories which are not usually available within Australia.
- ✗ Accidental damage or theft if you fail to secure your Collector's Car or have it towed to a safe place after it has broken down or suffered accidental damage.
- ✗ Accidental damage if your Collector's Car was being used in a race, trial, test or contest, or whilst on a race track, circuit or any track set aside for racing or time trials. This will not apply if you are participating in a defensive or advanced driving course at the time.
- ✗ Loss suffered because you cannot use your Collector's Car.
- ✗ Depreciation, wear, tear, rust or other forms of corrosion.
- ✗ The lawful seizure, confiscation, nationalisation or requisition of your Collector's Car.

Your Collector's Car is covered for:

✓ **Emergency Repairs**

To make your Collector's Car driveable following an accident, you do not need our authority to make emergency repairs.

✓ **Towing**

We will pay the reasonable cost of towing your Collector's Car to where it will be repaired, if it is accidentally damaged or is stolen and recovered in a damaged condition.

But we will NOT pay:

- ✗ More than \$500 for emergency repairs.

3. ADDITIONAL COVER

We will pay for:

✓ **Personal Effects**

If they are stolen from your Collector's Car or are accidentally damaged as a result of a motoring accident or lost or damaged when your Collector's Car was stolen.

This will only be paid if your Collector's Car is stolen or has been accidentally damaged and we have agreed to pay a claim covered by Section 2.

✓ **Broken Windscreen or Window Glass**

If it is accidentally broken.

✓ **Your trailer or caravan**

If it is stolen or accidentally damaged when it is in your possession or attached to your Collector's Car.

✓ **Wedding and Event Hire**

When your Collector's Car is let out on hire for weddings or similar events.

✓ **Spare Parts**

We will pay for spare parts and accessories for your Collector's Car whilst they are in the Collector's Car or in your home.

But we will NOT pay:

- ✗ More than \$500 for each incident.
✗ For personal effects that do not belong to you or your family.

- ✗ More than \$500 for each incident.

- ✗ Unless they are damaged or destroyed by fire or are stolen.
✗ More than \$1,000 for each incident.

We will pay for:

✓ **Club Events**

We will give you cover when your vehicle is on display at any motor show or concourse or is being used in a rally or similar event organised by a recognised car club.

✓ **Accidental Death**

If you are physically injured in a motoring accident involving your Collector's Car and those injuries result in your death within a period of 90 days, we will pay \$5,000 to your surviving spouse (legal or de facto) or, if you have no spouse, to your estate.

✓ **Keys and Locks Replacement**

If the key to your Collector's Car is lost or stolen, or the locks are maliciously damaged, we will pay to re-key or replace the locks.

✓ No excess will apply to this benefit.

We will cover:

✓ **Legal Liability**

We will cover you against your legal liability for accidental damage to property caused by or connected with the use of your Collector's Car, or of a trailer or caravan attached to it.

The limit of cover in relation to any one incident is \$20,000,000 plus the legal costs of a lawyer, appointed by us, defending such claims or appearing or acting for you in connection with the accidental loss of, or damage to, property.

But we will NOT pay:

- ✗ When the Collector's Car is being used in a race, time trial, test or contest, or whilst on a race track, circuit or any track set aside for racing or time trials. This will not apply if you are participating in a defensive or advanced driving course at the time.
- ✗ Where speed is a factor used in determining the winner.

- ✗ More than \$300 for each incident.

We will NOT cover:

- ✗ You, for property you own or are responsible for, or which belongs to someone who normally lives with you.
- ✗ Legal liability for death or bodily injury.

4. OPTIONAL COVER

You may elect to pay extra for:

✓ Deletion of windscreen excess

You can elect to remove the excess from the windscreen cover provided by this policy which means you will not be required to contribute the excess for a broken windscreen or window glass damage claim.

Your Current Schedule will state if this optional cover applies to your policy.

5. EXTENSIONS OF OUR LIABILITY COVER

We will extend our liability cover to:

- ✓ Anyone who is, with your permission, using or in charge of your Collector's Car or a replacement Collector's Car as described in Section 6.

But NOT for:

- ✗ A person using your Collector's Car if they have been declined motor vehicle insurance, had it withdrawn, cancelled or renewal refused.

6. COVER FOR YOUR REPLACEMENT COLLECTOR'S CAR

If you replace your Collector's Car, the policy:

- ✓ Covers the replacement Collector's Car from the time you bought it.
In giving you this cover, we will treat the price you paid for the replacement Collector's Car or its market value if that is less, as its Agreed Value.
Note: We might charge you an extra premium and/or add special conditions to your policy. We may refuse to offer cover for the replacement Collectors Car if it does not comply with our underwriting requirements.

We will NOT cover:

- ✗ Your replacement Collector's Car unless you give us written details of it within 14 days of purchase.
- ✗ Your replacement Collector's Car if it does not comply with our underwriting requirements.
- ✗ Your replacement Collector's Car if you don't pay us any additional premium that is required.
- ✗ Your replacement Collector's Car if the new vehicle does not qualify as a 'Collector's Car' for the purposes of this policy.
- ✗ Your replaced Collector's Car once the cover commences on the replacement Collector's Car.

1. A BENEFIT OF YOUR COMPREHENSIVE MOTOR VEHICLE INSURANCE POLICY AND COLLECTOR'S CAR INSURANCE POLICY

We are pleased to provide you with the services of Aussie Assist, as a benefit of your Comprehensive Motor Vehicle or Collector's Car Insurance Policy, for the Period of Insurance specified on your Current Schedule.

2. RACT AUSSIE ASSIST BENEFITS

We will cover you for:

2.1 Illness or injury whilst travelling

If you or your family suffer an unexpected serious or disabling illness or injury whilst travelling in Australia 50km or more from your residence, and the treating doctor advises that the ill or injured person should be hospitalised for seven days or more:

- a) We will, if the ill or injured person requests it and the treating doctor approves, arrange and pay for transportation of:
 - the ill or injured person to the city or town nearest your residence where ongoing medical care can be obtained; and
 - any of you or your family who were travelling with the ill or injured person immediately prior to their illness or injury, to your residence.
- b) We will also, if the treating doctor advises that the ill or injured person is not able to be transported and the ill or injured person requests it, arrange and pay for return transportation for any one of the following to join the ill or injured person:
 - their spouse, if the ill or injured person is travelling without them; or
 - their spouse, if the ill or injured person is travelling alone; or
 - a nominated relative, if the ill or injured person is travelling without you or your family.

In this section, 'transportation' means transportation in economy class on a regularly scheduled commercial airline or, if airline transportation is not available or suitable, in economy class on other appropriate means of transportation.

The right to claim benefits under this section ceases when the treating doctor advises that the ill or injured person no longer needs hospitalisation.

2.2 Illness or injury whilst driving a motor vehicle

If you or your family are on a driving trip in Australia 50km or more from your residence and:

- during that trip, you or your family suffer an unexpected serious disabling illness or injury, which leaves you or your family unable to drive the motor vehicle in which you or your family are travelling; and
- neither you, your family nor anyone accompanying you or your family are able to drive the motor vehicle, we will arrange and pay for:
 - a) Appropriate accommodation for a maximum of two nights for:
 - the ill or injured person; and
 - any of you or your family who were accompanying them whilst they were on the driving trip.
 - b) Appropriate ground transport either to the original destination or to your residence for:
 - the ill or injured person, if they are able to be transported; and
 - any of you or your family who were accompanying them whilst they were on the driving trip.
 - c) Ground transport to move the motor vehicle from its location to your residence. Alternatively, if requested, we will move the motor vehicle to the original destination, if that is closer than your residence.

2.3 Death of you or your family whilst 50km or more from your residence

If you or your family die in Australia whilst 50km or more from your residence, we will arrange and pay for:

- a) The transportation of the body of the deceased to a location within Australia nominated by the closest next of kin.
- b) Economy class transport on a regularly scheduled airline or economy class transport or other appropriate means of transportation for any of you or your family who were travelling with the deceased at the time of death to return to your residence.

- c) Ground transport of any motor vehicle in which you or your family were travelling with the deceased at the time of death to your residence if no one is able or willing to drive the vehicle to that address.

2.4 Death of an immediate relative not travelling with you or your family

If an immediate relative who is not travelling with you or your family dies as a result of an accident or unexpected illness and, at the time, you or your family are on a journey in Australia 50km or more from your residence, we will arrange and pay for:

- a) The person whose immediate relative has died and any of you or your family travelling with that person to return from that journey to your residence by means of economy class travel on a regularly scheduled commercial airline or other appropriate means of transport.
- b) The ground transport to your residence of any motor vehicle in which you or your family are travelling on that journey, if no other person is able or willing to drive the vehicle to that address.

For the purposes of Section 2.4, 'immediate relative' means:

- your spouse (legal or de facto);
- your child;
- your parent; or
- your brother or sister of you or your family.

2.5 Theft of your Motor Vehicle or Collector's Car

If you or your family are travelling in your Motor Vehicle or Collector's Car and it is stolen in Australia 50km or more from your residence, we will arrange and pay for:

- a) Ground transport for any of you or your family who were travelling in the Motor Vehicle or Collector's Car to the nearest place where appropriate transport can be obtained, if it cannot be obtained locally.
- b) Appropriate accommodation for a maximum of two nights for any of you or your family who were travelling in the Motor Vehicle or Collector's Car, if appropriate transport is not readily available.
- c) The ground transport of the recovered vehicle to your residence should the vehicle be recovered intact within 35 days of it being reported stolen to the police.

2.6 Motor vehicle accident

If your Motor Vehicle or Collector's Car is involved in a motor vehicle accident, we will:

- a) Help arrange to have the Motor Vehicle or Collector's Car towed to a safe place.
- b) Help you with lodging your claim.

If you are more than 50km from your residence, we will pay for a maximum of two nights accommodation and provide transport to your residence or to the destination to which you were travelling.

2.7 Location and transportation of spare parts

If the motor vehicle in which you or your family are travelling suffers mechanical or electrical breakdown in Australia 50km or more from your residence and its repair requires parts which are not available locally:

- a) We will assist in trying to locate the appropriate spare parts.
- b) If we can get them to the repairer more quickly than if the repairer ordered the parts, we will arrange and pay for the cost of transporting the spare parts.

✘ We will not meet the cost of the parts or parts of any subsequent repair costs.

3. OTHER BENEFITS

We will provide the following benefits to you or any of your family:

a) Medical Assistance

Access by phone to a trained nurse or doctor who can:

- i) Refer you or your family to a local doctor;
- ii) Help arrange hospital admission for you or your family;
- iii) Monitor your medical treatment while you or your family are in hospital;
- iv) Communicate on your or your family's behalf with your family doctor, relative or friends; and
- v) Arrange transfer of your or your family's medical records to the treating doctor.

b) Travel Assistance

Access to a telephone service which provides:

- i) Travel advice and directions;
- ii) Assistance in booking accommodation or making changes to travel arrangements;
- iii) The organisation of, but not payment for, transfer of your own funds or clothing belonging to you or your family if your or your family's personal effects are stolen;
- iv) Assistance with the cancellation of credit cards and re-issuing of tickets if these are stolen or lost; and
- v) An emergency message service.

c) Legal Advice

Access to a telephone service which provides legal advice on all motoring matters.

Advice will be limited to that which can be practically provided over the telephone.

We will not review or draft letters or documents for you.

4. HOME HELP AND TRAUMA COUNSELLING

✓ **a) Home Help**

If, as a result of a motor vehicle accident, you or your family require immediate home help, we will help arrange and pay for the reasonable cost of a house cleaner, child carer or home help for a period of up to two weeks.

✓ **b) Counselling**

We will arrange for professional counselling over the telephone for you or your family to help overcome grief or anxiety arising out of a motor vehicle accident. Where appropriate, we will arrange and pay for counselling sessions.

The maximum we will pay under this section is \$1,000 for either of the services or a combination of both.

5. YOU ARE NOT COVERED FOR:

- ✘ Any amount payable for a service for which a Medicare benefit is payable or for which any amount is payable by any registered health benefits organisation.
- ✘ Any medical expenses or any fee or charge in relation to ambulance services.
- ✘ Any fee or charge in relation to the provision in Australia of hospital treatments or any ancillary health benefit as those terms are used in the *National Health Act 1953*.
- ✘ Cancellation fees in respect of airline tickets or accommodation.
- ✘ Loss of baggage and/or personal effects.
- ✘ The cost of any meals or incidental expenses.
- ✘ Accommodation costs unless specifically stated.
- ✘ Any illness or injury caused by pregnancy or childbirth.
- ✘ Any illness or injury caused by or arising from any war, invasion, acts of foreign enemy, hostilities or terrorism (whether war has been declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.

We may refuse assistance under Sections 2.1, 2.2, 2.3, 2.6 or 4 if the incident which gave rise to illness, injury, death or accidental damage to the vehicle was caused by you or your family driving a motor vehicle whilst under the influence of intoxicating liquor or of any drug.

The benefits under this policy are only available within Australia.

6. CLAIMS

To claim any of the Aussie Assist benefits under this policy, you or your family must contact RACT Aussie Assist on 1800 813 378.

- ✘ We will not pay for any expenses incurred by you before you contact RACT Aussie Assist.

We will make any decision as to the most appropriate accommodation or transport.

Our maximum liability for any event giving rise to a claim will be limited to the benefits expressed irrespective of the number of policies that you or your family hold with us.

7. CO-OPERATION

These benefits are subject to you or your family giving us any information and help that we require, including consent to discuss the medical condition of the ill or injured person with the treating doctor.

8. CANCELLATION OR EXPIRY OF YOUR COMPREHENSIVE MOTOR VEHICLE OR COLLECTOR'S CAR INSURANCE POLICY

These benefits are dependent on the validity of your Comprehensive Motor Vehicle or Collector's Car Insurance Policy. If that policy is cancelled or expires, these will also come to an end.

THIRD PARTY PROPERTY DAMAGE INSURANCE COVER

For the purposes of this section, your Motor Vehicle means the motor vehicle, motorcycle, motorised caravan, campervan or motorhome as shown on your Current Schedule, including the equipment and tools supplied by the manufacturer (or similar substitute tools) and accessories including baby capsules and child safety seats in or attached to the motor vehicle.

1. LEGAL LIABILITY

We will cover:

- ✓ You, against your legal liability in Australia for accidental damage to property caused by the use of your Motor Vehicle or of a trailer or caravan attached to it.
- ✓ The limit of cover in relation to any one incident is \$20,000,000 plus the legal costs of a lawyer, appointed by us, defending such claims or appearing or acting for you in connection with the accidental loss of, or damage to, property.

We will NOT cover:

- ✗ You, for property you own or are responsible for, or which belongs to someone who normally lives with you.
- ✗ Legal liability for death or bodily injury.

2. EXTENSIONS OF OUR LIABILITY COVER

We will cover:

- ✓ You, if your Motor Vehicle is undriveable and you are driving a substitute motor vehicle.
- ✓ A person using your Motor Vehicle with your permission against their legal liability for accidental damage to property caused by the use of your Motor Vehicle, or of a trailer or caravan attached to it.
- ✓ Your employer, partner or principal if:
 - i) you, in your capacity as their employee, partner or agent, are using or in charge of your Motor Vehicle or any substitute motor vehicle; or
 - ii) your Motor Vehicle is being used by or is in the charge of another employee, partner or agent of that employer, partner or principal.

We will NOT cover:

- ✗ Any liability which you may have for damage caused to the substitute motor vehicle you are driving.
- ✗ You, if your Motor Vehicle is on lease, mortgaged or on hire purchase, unless you personally are the lessee, the mortgagor or the hirer.
- ✗ A person using your Motor Vehicle if they have been declined motor vehicle insurance, had it withdrawn, cancelled or renewal refused.
- ✗ Any liability arising out of the use of a substitute vehicle which would not be covered by your policy if the vehicle was your Motor Vehicle.

3. DAMAGE TO YOUR MOTOR VEHICLE (UNINSURED DRIVER EXTENSION)

We will cover your Motor Vehicle if:

- ✓ (a) your Motor Vehicle is damaged in a collision with another vehicle;
- (b) the driver of the other vehicle is uninsured;
- (c) we agree that the collision was the other driver's fault;
- (d) you can tell us the name and address or otherwise satisfy us as to the identity of the person who was at fault and the registration number of the at-fault party's vehicle.

We may at our option, either:

- repair your Motor Vehicle;
- pay you the cost of repairing your Motor Vehicle; or
- pay you the market value of your Motor Vehicle.

We guarantee the quality of the materials and labour used in repairs we authorise for as long as you own that Motor Vehicle. This means that we will organise to rectify any problems that might arise from faulty materials or workmanship. We may use second-hand parts, suitable for the age and condition of your Motor Vehicle.

We will also cover the reasonable cost of towing your Motor Vehicle to where it will be repaired.

But we will NOT pay:

- ✗ More than \$5,000 in respect of any one incident.
- ✗ For loss suffered because you cannot use your Motor Vehicle.
- ✗ For mechanical, structural, or electrical failures or damage to tyres by road cuts, punctures, bursts or application of brakes.
- ✗ For international airfreight to bring into Australia parts, paint or accessories which are not usually available within Australia.
- ✗ For loss or damage if you fail to secure your Motor Vehicle or have it towed to a safe place after it has broken down or suffered accidental damage.
- ✗ For loss or damage arising from the lawful seizure, confiscation, nationalisation or requisition of your Motor Vehicle.
- ✗ For loss or damage if your Motor Vehicle was being used in a race, trial, test or contest, or whilst on a race track, circuit or any track set aside for racing or time trials. This will not apply if you are participating in a defensive or advanced driving course at the time.
- ✗ Depreciation, wear, tear, rust or other forms of corrosion.

4. OPTIONAL COVER FOR FIRE AND THEFT

This option only applies when it is shown on your Current Schedule that you have taken out cover for Fire and Theft and you have paid any additional premium required.

We will cover your Motor Vehicle for:

- ✓ Accidental loss or damage caused by fire or theft or attempted theft.
- ✓ We may at our option, either:
 - repair your Motor Vehicle;
 - pay you the cost of repairing your Motor Vehicle; or
 - pay you the market value of your Motor Vehicle.

We guarantee the quality of the materials and labour used in repairs we authorise for as long as you own your Motor Vehicle. This means that we will organise to rectify any problems that might arise from faulty materials or workmanship. We may use second-hand parts, suitable for the age and condition of your Motor Vehicle.

We will also cover the reasonable cost of towing your Motor Vehicle to where it will be repaired.

But we will NOT pay:

- ✗ More than \$5,000 in respect of any one incident.
- ✗ For loss suffered because you cannot use your Motor Vehicle.
- ✗ For mechanical, structural, or electrical failures or damage to tyres by road cuts, punctures, bursts or application of brakes.
- ✗ For international airfreight to bring into Australia parts, paint or accessories which are not usually available within Australia.
- ✗ For loss or damage if you fail to secure your Motor Vehicle or have it towed to a safe place after it has broken down or suffered accidental damage.
- ✗ For loss or damage arising from the lawful seizure, confiscation, nationalisation or requisition of your Motor Vehicle.
- ✗ For loss or damage if your Motor Vehicle was being used in a race, trial, test or contest, or whilst on a race track, circuit or any track set aside for racing or time trials. This will not apply if you are participating in a defensive or advanced driving course at the time.
- ✗ Depreciation, wear, tear, rust or other forms of corrosion.

5. COVER FOR YOUR REPLACEMENT MOTOR VEHICLE

If you replace your Motor Vehicle with either a new or second-hand motor vehicle and we agree to cover you, this policy:

- ✓ Will apply to the replacement Motor Vehicle from the time you bought it.

Note: We might charge you an extra premium and/or add special conditions to your policy. We may refuse to offer cover for the replacement Motor Vehicle if it does not comply with our underwriting requirements.

We will NOT cover:

- ✗ Your replacement Motor Vehicle unless you give us written details of it within 14 days of purchase.
- ✗ Your replacement Motor Vehicle if you don't pay us any additional premium that is required.
- ✗ Your replaced Motor Vehicle once the cover commences on the replacement Motor Vehicle.

CARAVAN AND TRAILER INSURANCE COVER

1. YOUR 'CARAVAN' AND YOUR 'TRAILER'

Your 'Caravan' means the caravan (including a trailer home, camper unit or camping trailer) shown on your Current Schedule either registered for use on a public street, or unregistered and kept on the site for use as a permanent or temporary residence (unregistered on-site caravan), but does not include:

- a registered caravan kept in one location for use as a permanent or temporary residence; or
- a semi-trailer (or any part of it), a motorised caravan, campervan or a motorhome.

Including the following if fitted:

- ✓ Annexe
- ✓ Beds and mattresses
- ✓ Curtains and flyscreens
- ✓ Air conditioner
- ✓ Generator plant
- ✓ Gas cylinders
- ✓ Refrigerator or ice chest
- ✓ Stove
- ✓ Water tank and its pump

Caravan's Contents include:

- ✓ Household goods and personal effects in your Caravan

But NOT including:

- ✗ An annexe not attached to your Caravan or securely locked in your Caravan or motor vehicle
- ✗ A semi-trailer (or any part of one), a motorised caravan, a campervan or a motorhome

But NOT including:

- ✗ Your Caravan's fittings
- ✗ Lawns, trees plants, shrubs, hedges
- ✗ Pets, livestock and domestic animals
- ✗ Cash
- ✗ Credit cards or financial transaction cards
- ✗ Fishing, boating, sail-boarding, surfing, waterskiing equipment or any sporting equipment
- ✗ Bonds, negotiable instruments, deeds, documents or manuscripts
- ✗ Coin, banknote, stamp or medal collections
- ✗ Bicycles, tricycles or scooters
- ✗ Motor vehicles, trailers, aircraft or aerial devices or equipment for such items

Your 'Trailer' means the trailer described on your Current Schedule.

Including the following if fitted:

- ✓ Canopy
- ✓ Winch
- ✓ Power assisted brakes

But NOT including:

- ✗ Contents of the Trailer

2. WHAT YOUR CARAVAN OR TRAILER IS COVERED FOR

Your Caravan and your Caravan's fittings or your Trailer are covered Australia-wide for:

- ✓ ACCIDENTAL DAMAGE, including malicious damage, storm, hail or flood damage and damage caused by the driver of another vehicle including damage caused by an uninsured driver
- ✓ THEFT, if your Caravan or Trailer is stolen and not recovered or recovered in a damaged condition

We may at our option, either:

- repair your Caravan or Trailer;
- pay you the cost of repairing your Caravan or Trailer; or
- pay you the Agreed Value.

✓ **Transportation**

We will pay the reasonable cost actually incurred by you in transporting your Caravan or Trailer to the nearest repairer if it suffers accidental damage.

But your Caravan or Trailer is NOT covered for:

- ✗ Loss suffered because you cannot use your Caravan or Trailer.
- ✗ Mechanical, structural or electrical failures or damage to tyres by road cuts, punctures, bursts or application of brakes.
- ✗ Accidental damage or theft if you fail to secure your Caravan or Trailer or the vehicle to which the Caravan or Trailer was attached, after your Caravan, Trailer or the vehicle broke down or suffered accidental damage.
- ✗ Accidental damage if your Caravan or Trailer was being used in a race, trial, test or contest, or whilst on a race track, circuit or any track set aside for racing or time trials. This will not apply if you are participating in a defensive or advanced driving course at the time.
- ✗ Depreciation, wear, tear, rust or other forms of corrosion.
- ✗ The lawful seizure, confiscation, nationalisation or requisition of your Caravan or Trailer.

Your Caravan and your Caravan's fittings or your Trailer are covered Australia-wide for:

✓ **Emergency Repairs**

You do not need our authority for essential temporary repairs if your Caravan or Trailer suffers accidental damage.

✓ **Emergency Accommodation for unregistered on-site caravans**

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

But your Caravan or Trailer is NOT covered for:

- ✗ We will not pay more than \$500 in respect of emergency repairs.

3. ADDITIONAL COVER

We will pay for:

✓ **Contents of your Caravan**

If the item insured by this policy is a Caravan (not a Trailer), we will pay for:

- The Caravan's Contents suffering accidental damage at the same time as your Caravan suffers accidental damage.
- The Caravan's Contents being stolen along with the Caravan where the Contents are not recovered or are recovered in a damaged condition.
- Theft of your Caravan's Contents:
 - from your Caravan; or
 - from a fully enclosed annexe which is attached to your Caravan.

But we will NOT pay:

- ✗ Any more than \$1,500 in respect to each incident.
- ✗ If the Contents were **NOT**:
 - in your Caravan; or
 - in a fully enclosed annexe attached to your Caravan.
- ✗ For theft if there were no signs of forcible and violent entry.

We will cover:

✓ Legal Liability

We will cover you or any person you allow to use your registered Caravan or Trailer against legal liability for accidental damage to property caused by the use of your registered Caravan or Trailer.

The limit of cover in relation to any one incident is \$20,000,000 plus the legal costs of a lawyer, appointed by us, defending such claims or appearing or acting for you in connection with the accidental loss of, or damage to, property.

✓ Legal liability for unregistered on-site caravans

We will pay the amounts you must legally pay for damages for personal injury or death of another person, or for loss of or damage to another person's property, caused by your use or occupation of your unregistered on-site caravan.

The limit of cover in relation to any one incident is \$20,000,000 plus the legal costs of a lawyer, appointed by us, defending such claims or appearing or acting for you in connection with the accidental loss of, or damage to, property.

We will NOT cover:

- ✗ You, for property you own or are responsible for, or which belongs to someone who normally lives with you.
- ✗ A person using your Caravan or Trailer if they have been declined motor vehicle, caravan or trailer insurance, had it withdrawn, cancelled or renewal refused.
- ✗ Legal liability for death or bodily injury.

But we will NOT pay:

- ✗ Any more than \$10,000,000 for personal injury or death (exclusive of legal costs).
- ✗ Any amounts you must pay which are covered by Medicare, workers' compensation or another government scheme or arrangement, or private medical insurance.

4. COVER FOR YOUR REPLACEMENT CARAVAN OR TRAILER

If you replace your Caravan or Trailer with either a new or second-hand caravan or trailer this policy covers:

- ✓ The replacement Caravan or Trailer from the time you bought it.

In giving you this cover, we will treat the price you paid for the replacement Caravan or Trailer or its market value if that is less, as its Agreed Value.

Note: We might charge you an extra premium and/or add special conditions to your policy. We may refuse to offer cover for the replacement Caravan or Trailer if it does not comply with our underwriting requirements.

We will NOT cover:

- ✗ Your replacement Caravan or Trailer unless you give us written details of it within 14 days of purchase.
- ✗ Your replacement Caravan or Trailer if it does not comply with our underwriting requirements.
- ✗ Your replacement Caravan or Trailer if you don't pay us any additional premium that is required.
- ✗ Your replaced Caravan or Trailer once the cover commences on the replacement Caravan or Trailer.

VEHICLE INSURANCE – What is NOT covered under any policy

1. YOU ARE NOT COVERED UNDER ANY POLICY FOR:

- (a) Any event, causing loss, damage or liability, which does not occur during the Period of Insurance.
- (b) Loss, damage or liability caused by, arising directly or indirectly from or in any way connected with radioactivity or the use, existence or escape of nuclear fuel, material or waste.
- (c) Loss, damage or liability caused by, arising directly or indirectly from or in any way connected with any war, invasion, or acts of foreign enemy or hostilities (whether war has been declared or not). This includes civil war, rebellion, revolution, insurrection, and military or usurped power.
- (d) Loss, damage or liability which arises outside Australia.
- (e) Loss, damage or liability caused by, arising directly or indirectly from or in any way connected with an intentional act by you or a person acting with your consent.
- (f) Loss or damage caused by terrorism directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with biological, chemical, radioactive or nuclear pollution or contamination or explosion.
- (g) Liability for injury arising directly or indirectly out of the inhalation of, or fears of the consequences of exposure to, or inhalation of, asbestos fibres or derivatives of asbestos or any loss, cost or expense associated with the cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibres or any derivatives of asbestos.

2. WE MAY REFUSE A CLAIM AND CANCEL YOUR POLICY IF:

- (a) You are not truthful, accurate and frank in any statement you make in connection with a claim.
- (b) You do not keep the insured Motor Vehicle, Collector's Car, Caravan or Trailer in good order and repair, including (but not limited to) free from rust, unrepaired damage, mechanical or other problems that would render the item unsafe.

But this won't apply if you can show that it was reasonable on your part to have been unaware of the fact that your Motor Vehicle, Collector's Car, Caravan or Trailer was not in good order and repair.
- (c) The insured Motor Vehicle, Collector's Car, Caravan or Trailer is used (or let) for business purposes.

But this won't apply if the Collector's Car is being used for a wedding or similar event outlined (page 36) or you have told us about the business in writing and we have agreed to it and you have paid any additional premium required.
- (d) You illegally keep in your Motor Vehicle, Collector's Car, Caravan or Trailer, explosives or flammable or combustible fluids.

We may refuse a claim and cancel your policy if:

(e) The driver of your Motor Vehicle, Collector's Car, or a vehicle towing your Caravan or Trailer was not licensed to be driving.

But this won't apply if the driver was not named as the insured on your Current Schedule and you had no reason to suspect that the driver was unlicensed.

(f) The driver of your Motor Vehicle, Collector's Car, or a vehicle towing your Caravan or Trailer was under the influence of intoxicating liquor or of any drug.

But this won't apply if the driver was not named as the insured on your Current Schedule and you had no reason to suspect that the driver was under the influence of intoxicating liquor or any drug.

(g) You or someone on your behalf modify a Motor Vehicle, Collector's Car, Caravan or Trailer insured by this policy.

But this won't apply if you have told us about the modification in writing and we have agreed to it and you have paid any additional premium required.

Any future modifications must be approved by us in writing.

(h) You do not immediately make a report to the police if you suspect that:

- an insured item has been stolen;
- someone has acted maliciously in relation to an insured item; or
- an attempt has been made to do either of these things.

We may require you to provide proof that a report was made.

(i) The insured Motor Vehicle, Collector's Car, Caravan or Trailer was loaded contrary to law.

(j) The insured Motor Vehicle, Collector's Car, Caravan or Trailer was being let on hire.

(k) If your unregistered on-site caravan is unoccupied for 90 consecutive days. (If you want cover over 90 days, you need to ask us for an extension of time and we must agree in writing. We might charge an extra amount or impose special terms.)

(l) For action by the sea, high water, tsunami or tidal wave or flood to an unregistered on-site caravan, its annexe and contents.

(m) If your unregistered on-site caravan is damaged while being towed by a vehicle.

(n) The insured Motor Vehicle, Collector's Car, Caravan or Trailer was being used in an unsafe condition.

But this won't apply if you can show that it was unreasonable on your part to have been unaware of the unsafe condition of your vehicle.

1. THE GENERAL INSURANCE CODE OF PRACTICE

We support and adhere to the General Insurance Code of Practice. A copy of the code can be obtained from the Insurance Council of Australia by visiting www.ica.com.au or by phoning (02) 9253 5100.

2. OUR DISPUTE RESOLUTION PROCESS

If you have a complaint about any of our services or products, we want to give you every opportunity to find a satisfactory resolution.

Step 1 Talk to us first

If you have a complaint, please give us every reasonable opportunity to try to resolve your complaint by first discussing it with one of our supervisors or managers.

If you are still not satisfied with our initial response you can contact our Compliance Manager.

Step 2 Contact our Compliance Manager

If, having explored every avenue with our staff and management, you are still unhappy about our response, you may ask for it to be reviewed by our Internal Dispute Resolution (IDR) Panel. This panel is made up of people who have had nothing to do with the previous decision and have not previously been involved with your case. The members of the panel have the skills and authority necessary to review the decision.

To activate this process, ask one of our customer service officers to connect you to our Compliance Manager, who will explain the process to you and assist you in lodging a request to have the matter reviewed. You can also make a request for a review by the IDR Panel by writing a letter to:

The Compliance Manager
RACT Insurance Pty Ltd
GPO Box 1292
Hobart TAS 7001

After the matter has been lodged for review by the IDR Panel, we will write to you within 15 working days informing you of our decision and clearly indicating the reasons for that decision.

If you are still not satisfied with the outcome you can seek an external review of the decision.

Step 3 Seek an external review of the decision

If the internal dispute resolution is not in your favour and you are still unhappy with the decision after reviewing the reasons provided, you can then approach the Insurance Ombudsman Service (IOS) for its advice. The IOS may be contacted at:

Insurance Ombudsman Service
PO Box 561
Collins St West
Melbourne VIC 8007

Phone: 1300 780 808

Fax: (03) 9621 2060

Email: ios@insuranceombudsman.com.au

www.insuranceombudsman.com.au

The IOS will advise you if you are eligible to have our decision reviewed by their Independent Review Panel or by one of their referees. Again, this is without cost to you and the decision of the IOS is binding on us, in accordance with their Terms of Reference.

If, after having exhausted all these avenues through our internal processes and those of the IOS, we have not been able to reach a satisfactory resolution, you still retain your rights under the law.

