



ANZ CAR INSURANCE

PRODUCT DISCLOSURE STATEMENT
AND POLICY DOCUMENT
29 FEBRUARY 2016

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

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

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

這是一份重要文件。如你不諳英語，在投保前，請先用傳譯員為你解釋保險合約。

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

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

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

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

នេះគឺជាឯកសារមួយដែលមានសារៈសំខាន់ ។ ប្រសិនបើអ្នកមិនចេះភាសាអង់គ្លេសឬច្បាស់លាស់ទេ សូមស្នើសុំអ្នកបកប្រែភាសាសម្បទានប្រាប់អ្នកអុនពេលអ្នកយល់ព្រមទុះភិច្ចក្រមប្រៀបធៀបទានាពិប័ណ្ណណាមួយ ។

ANZ CAR INSURANCE PDS AND POLICY DOCUMENT

THE PURPOSE OF THIS PDS AND POLICY DOCUMENT

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

This PDS contains detailed information on ANZ Car Insurance, including when you are covered, when you are not covered, and maximum cover limits. We have also included a glossary on pages 46–48 to describe words with a special meaning. To the extent that the content of this PDS could be construed as general advice, it does not take into account your personal objectives, financial situation or needs (“personal circumstances”). You should consider the appropriateness of the information, having regard to your personal circumstances.

When you take out ANZ Car Insurance, we agree to provide the cover described in your current Schedule and this PDS, as well as any Supplementary PDS we may issue. Together, these documents make up the terms and conditions of your Car Insurance policy with us. We recommend that you read them carefully and store them together in a safe place.

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

ISSUER OF THIS PDS

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

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

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

CONTENTS

SECTION	PAGE
Why choose ANZ Car Insurance?	7
Choice of cover	8
Comprehensive cover	8
Third Party Property Damage, Fire and Theft cover	8
Third Party Property Damage cover	8
Insured events	9
Liability cover	12
Policy benefits	13
No Claim Bonus	22
Policy options	23
Ways to reduce your premiums	23
Optional covers that can be added to your Policy	23
Excesses that may apply when you make a claim	25
Exclusions	26
Event, additional, and optional cover exclusions	26
Liability exclusions	26
General exclusions	27
Your premium	29
How we calculate your premium	29
How to pay your premium	29
Problems with paying your premium	29

SECTION	PAGE
Your Policy	30
How to renew your Policy	30
How to change your Policy	30
How to cancel your Policy	31
Cooling off period	31
Claims	32
How to make a claim	32
How we settle your claim	32
Customer complaints	35
How to resolve a complaint or dispute	35
Our commitment to you	36
The General Insurance Code of Practice	36
Privacy Statement	36
Updating our PDS	41
Financial Claims Scheme	41
Your responsibilities to us	42
Conditions when you are insured with us	42
Conditions you must comply with when making a claim	42
Sanctions	43
How you can qualify for rebates	44
Glossary	46

SIMPLE APPLICATION PROCESS

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



Talk to staff at any ANZ branch



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



Visit anz.com/insurance

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

FOR 24 HOUR CLAIMS SERVICE



Call 13 16 14

WHY CHOOSE ANZ CAR INSURANCE?

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

- **after accident care benefits**
 - use of genuine parts
 - choice of repairer
 - lifetime repair guarantee
 - towing services
 - emergency travel and accommodation
 - 24 hour, 7 days a week claims assistance service
- **car hire**
 - after theft
 - following a 'not at fault' accident
- **additional benefits**
 - protection of personal belongings
 - personal legal liability
 - protection against damage or loss of baby seats and capsules
 - new car if recently written off
 - cover for keys, locks and barrels
 - choice of agreed or market value
 - pay by the month at no extra cost

Great ways to reduce your premium including:

- **nominated driver option**
- **low kilometre option**
- **choosing a higher excess.**

In addition, we will also reward you once you have multiple policies with us, and for remaining our customer over time.

For more information refer to page 44.

Discover these benefits and more in this PDS.

CHOICE OF COVER

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

COMPREHENSIVE COVER

Provides cover for:

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

Comprehensive cover offers additional policy options as outlined on pages 23–24.

THIRD PARTY PROPERTY DAMAGE, FIRE AND THEFT COVER

Provides cover for:

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

THIRD PARTY PROPERTY DAMAGE COVER

Provides cover for:

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

INSURED EVENTS

If you have a Comprehensive Policy, Third Party Property Damage, Fire and Theft Policy, or Third Party Property Damage Policy, we will provide cover for loss or damage as a result of any events that we have agreed to cover. There are a number of events we will only cover under specific conditions. These are listed on the following pages.

When you make a claim and you are at fault:

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

Event	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
Accidental damage to your vehicle	We will cover your vehicle for accidental damage, including damage as a result of a collision.	✓	✗	✗
Fire	<p>We will cover your vehicle for loss or damage as a result of fire.</p> <p>We will not cover your vehicle for loss or damage caused by bushfire or grassfire within 48 hours of the start date of your Policy, unless:</p> <ul style="list-style-type: none"> • you took out your insurance with us immediately after another insurance policy covering the same vehicle ended, without a break in cover, or 	✓	✓	✗

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

Event	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
Storm or flood (continued)	<ul style="list-style-type: none"> • you <ul style="list-style-type: none"> – had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle, and – took out your insurance with us for the vehicle prior to taking possession of the vehicle. 	✓	✗	✗
Theft or attempted theft	<p>We will cover your vehicle for loss or damage as a result of theft or attempted theft. We also cover theft of the keys to your vehicle and certain items in your car, refer to policy benefits on pages 13–21. The theft or attempted theft must be reported to the Police.</p>	✓	✓	✗
Vandalism or a malicious act	<p>We will cover your vehicle for loss or damage as a result of vandalism or a malicious act. The vandalism or malicious act must be reported to the Police.</p>	✓	✗	✗

LIABILITY COVER

This cover applies if you have a Comprehensive Policy, Third Party Property Damage, Fire and Theft Policy, or Third Party Property Damage Policy.

Cover	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
Liability	We will cover you, a nominated driver, an authorised driver, or passengers of your vehicle, for legal liability if your vehicle or a substitute vehicle is involved in an event that causes loss or damage to someone else's property, or death or bodily injury to other people.	✓	✓	✓

We will cover liability claims up to \$20,000,000 (inclusive of GST) for any event. This amount includes any legal costs that must be paid to defend the claim and any costs awarded against the person who was at fault.

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

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

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

We will only cover liability for death or bodily injury when there is no insurance required by law that already provides this cover. If this insurance was available to you and you did not take it, we will not pay the claim.

POLICY BENEFITS

As part of your car insurance Policy and depending on the type of cover you have we will automatically cover the following benefits. These policy benefits are only available if they occur as a result of an insured event.

Benefit	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
Baby capsules and child seats	If baby capsules or child seats are damaged while in your vehicle, or stolen from your vehicle, we will cover their replacement cost.	✓	✗	✗
Choice of repairer	You can suggest a repairer, or we can suggest one for you. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on.	✓	✓	✓ Only if you are making a claim for uninsured motorist damage (see page 20)
Emergency or temporary repairs	If your vehicle needs emergency or temporary repairs so that it can be driven or used, we will cover the cost of repairs, up to \$500 (inclusive of GST) per event. The emergency or temporary repairs must be a result of an event we have agreed to cover. We will need receipts of the repairs.	✓	✗	✗

Benefit	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
<p>Hire vehicle costs following a not at fault incident or after theft or attempted theft</p>	<p>If your vehicle is</p> <ul style="list-style-type: none"> • stolen or damaged following a not at fault incident, or • it is unsafe to drive as a result of theft, attempted theft or a not at fault incident <p>We will pay up to \$75 per day (inclusive of GST) up to a total of 14 days for the cost of a hire vehicle from the time the theft, attempted theft or not at fault incident occurred.</p> <p>Note: Not at fault incident means we have determined you were not at fault, and you are able to provide the name and registration details of the other party.</p> <p>We will only cover the cost of a hire vehicle:</p> <ul style="list-style-type: none"> • until your vehicle is recovered and repaired, or • until we settle your claim if your vehicle is a total loss <p>up to a total of 14 days, whichever is the shortest period of time.</p>	<p>✓</p>	<p>✓</p> <p>Only covered following a theft or attempted theft</p>	<p>✗</p>

Benefit	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
<p>Hire vehicle costs following a not at fault incident or after theft or attempted theft (continued)</p>	<p>The hire vehicle must be similar to your own vehicle:</p> <ul style="list-style-type: none"> • you will need to organise and pay for the hire car. We are not responsible for ensuring that a hire car is available. You must also give us a copy of the rental agreement and any receipts for the hire car before we will pay you. <p>We will not cover:</p> <ul style="list-style-type: none"> • loss or damage to the hire vehicle, or any costs to run the hire vehicle including the cost of fuel • any insurance excess or other costs, including rental bonds which you may be liable for under the hire agreement, or • any other additional hire costs. 	✓	<p style="text-align: center;">✓</p> <p style="text-align: center;">Only covered following a theft or attempted theft</p>	✗

Benefit	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
Personal items in your car	<p>If personal items are damaged in an event or stolen from your locked car, we will cover the cost to repair or replace them, up to \$500 (inclusive of GST).</p> <p>We will only cover loss or damage as a result of theft or attempted theft from a locked car.</p> <p>The theft or attempted theft of personal items must be reported to the Police.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> • money, cheques, financial transaction cards, or • property used for earning an income. 	✓	✗	✗
Removal of debris	<p>If your vehicle is damaged, we will cover the reasonable costs to remove the vehicle debris from the site where it occurred.</p>	✓	✗	✗

Benefit	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
<p>Replacement of keys, barrels and recoding of locks</p>	<p>If the keys to your vehicle have been stolen, and we accept your claim, we will pay for the replacement of your vehicle's keys and if necessary the recoding of your vehicle's locks up to a maximum of \$1,000 after deduction of your basic Policy excess.</p> <p>To be entitled to this benefit:</p> <ul style="list-style-type: none"> the theft of the keys needs to have been reported to the Police, and the keys would need to have been stolen by someone other than you, a member of your family, another person who resides with you or someone invited to your place of residence. <p>If your claim relates solely to replacement of keys, barrels and recoding of locks, cover under this benefit does not entitle you to a claim for a rental vehicle or other additional benefit.</p>	✓	✓	✗

Benefit	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
<p>Replacing your vehicle after a total loss</p>	<p>If your vehicle is a total loss as a result of an event, we may decide to replace your vehicle with a new vehicle.</p> <p>We will only replace your vehicle with a new vehicle if your:</p> <ul style="list-style-type: none"> • car is less than two years old and has not travelled more than 30,000 kilometres, or • car is more than two years old, but less than three years old, and has not travelled more than 50,000 kilometres. 	✓	✗	✗
<p>Towing and transport of your vehicle</p>	<p>If your vehicle is damaged in an event and cannot be driven or used, we will tow it from the scene of the event to:</p> <ul style="list-style-type: none"> • a place of safety • the nearest repairer, or • any other place we agree to. <p>We will cover the cost of one tow, however if there is more than one tow, we will decide if it is covered.</p>	✓	<p style="text-align: center;">✓</p> <p>Only if you are making a claim for uninsured motorist damage (see page 20)</p>	<p style="text-align: center;">✓</p> <p>Only if you are making a claim for uninsured motorist damage (see page 20)</p>

Benefit	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
Towing and transport of your vehicle (continued)	<p>In addition, if the event occurs more than 100 kilometres from your home, we will also cover the cost of transporting your vehicle, up to \$500 (inclusive of GST).</p> <p>If we do this, we will cover:</p> <ul style="list-style-type: none"> • transport from the place where your vehicle is repaired <ul style="list-style-type: none"> – if it is repaired more than 100 kilometres from your home, to your home after the repairs have been completed, or • transport to a repairer in your local area. 		 Only if you are making a claim for uninsured motorist damage (see page 20)	 Only if you are making a claim for uninsured motorist damage (see page 20)
Trailers attached to your vehicle	<p>If a trailer suffers loss or damage while attached to your vehicle, we will pay:</p> <ul style="list-style-type: none"> • the cost to repair your trailer, or • the market value of your trailer <p>up to \$1,000 (inclusive of GST), whichever is the lesser amount.</p>			
Trailers attached to your vehicle (continued)	<p>The trailer must be attached to your vehicle at the time of the event.</p> <p>We will not cover the contents of the trailer.</p>			

Benefit	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
Transport or accommodation when you are away from home	<p>If your vehicle is damaged in an event more than 100 kilometres from your home and cannot be driven or used, we will cover the cost of:</p> <ul style="list-style-type: none"> • transportation for you and your passengers to your home or destination, or • temporary accommodation for you and your passengers for one night <p>up to \$500 (inclusive of GST) in total.</p>	✓	✗	✗
Uninsured motorist damage	<p>If your vehicle suffers loss or damage as a result of a collision with an uninsured vehicle and we determine that you are not at fault, we will cover the cost to repair your vehicle, including towing your vehicle.</p>	✓	✓ Up to \$5,000 (inclusive of GST)	✓ Up to \$5,000 (inclusive of GST)

Benefit	Description	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
Uninsured motorist damage (continued)	<p>The vehicle that caused the damage to your vehicle must be uninsured.</p> <p>You will need to provide us with:</p> <ul style="list-style-type: none"> • the name and current residential address of the driver responsible for the collision • registration details of the other vehicle • proof that the other vehicle was uninsured. 	✓	✓ Up to \$5,000 (inclusive of GST)	✓ Up to \$5,000 (inclusive of GST)
Windscreen protection	<p>We will cover the costs to repair or replace the windscreen or window glass of your vehicle when there is no other damage to your vehicle:</p> <ul style="list-style-type: none"> • without you paying an excess for the first claim • by paying a reduced excess of \$100 on all subsequent claims, and • without affecting your No Claim Bonus. 	✓	✗	✗

NO CLAIM BONUS

No Claim Bonus is a discount on the Policy premium awarded for not making at fault claims. Based on the claims lodged during the period of insurance, your Policy's No Claim Bonus will be adjusted when you renew your Policy and this can either:

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

If your car is involved in an event, your No Claim Bonus will not be affected if:

- we decide the event was not your fault, and you provide us with the name, current residential address and vehicle registration of the person who caused the event, or
- your claim is for damage caused by a storm or other naturally occurring event.

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

Please refer to page 24 for ways of protecting your No Claim Bonus.

POLICY OPTIONS

WAYS TO REDUCE YOUR PREMIUMS

The following optional covers if selected and accepted by us will provide you with a premium discount and will be listed on your Policy Schedule. These covers are only available to Comprehensive policyholders.

Nominated driver option

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

Under this Policy we will not cover any loss, damage or liability if your vehicle is driven by someone who is under 30 years of age, unless it is being:

- parked by a parking attendant
- repaired, serviced or tested, or
- used to transport a person in the event of a medical emergency.

Low kilometre option

If you choose this option, your premium will be calculated on the basis that your car will not be driven more than 10,000 kilometres during your period of insurance. If you exceed the 10,000 kilometre limit, you may also need to pay an additional premium.

Choosing a higher excess

If you elect to increase your excess you will receive a premium discount.

OPTIONAL COVERS THAT CAN BE ADDED TO YOUR POLICY

If you are taking out a Comprehensive Insurance Policy, you can broaden the scope of your cover by adding the following options. You will need to apply for this cover, and pay an additional premium.

Any options that we agree to add to your Policy will be listed on your current Schedule.

These options are available under the Comprehensive Insurance Policy only.

Hire vehicle following an at fault incident

If you have selected this option, and your vehicle is damaged in an event for which you are at fault and which is covered under this Policy, and we have agreed to pay your claim, we will pay you for the cost of hiring an alternative vehicle while your vehicle is being repaired or if deemed a total loss.

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

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

whichever happens first.

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

We will not pay for:

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

We will not cover you under this optional benefit if:

- the only damage to your vehicle is to its windscreens or window glass.

No Claim Bonus protection

If you select this option, your No Claim Bonus will not be reduced if you make one at fault claim during your period of insurance. To be eligible for this option, you must have a current No Claim Bonus. If you make more than one at fault claim during your period of insurance, your No Claim Bonus will be reduced at the next renewal of your Policy.

Lifetime No Claim Bonus protection

If you select this option, your maximum No Claim Bonus will not be reduced or affected by any at fault claims you make.

To be eligible for this option you will need to:

- currently have a maximum No Claim Bonus and have had this for at least 2 consecutive years; and
- have not had any at fault claims in the last 5 years.

EXCESSES THAT MAY APPLY WHEN YOU MAKE A CLAIM

An 'excess' is your contribution towards the cost of a claim. We will tell you if you need to pay an excess when you make a claim.

The following types of excesses may apply:

- **basic excess** – the basic excess that applies to your Policy which you may have elected, varies depending on the make and model of your vehicle, and the State or Territory your vehicle is used
- **age excess** – applies when the event you are claiming for occurred while your car was being driven by a person less than 25 years of age. This excess is in addition to the basic excess
- **undeclared driver excess** – applies when the event you are claiming for occurred while your car was being driven by a person not listed on your Policy Schedule. This excess is in addition to the basic and age excess.

The type of excess that applies to your Policy and the amount of that excess will be listed on your Schedule.

You may need to pay more than one type of excess when you make a claim. You will only need to pay this amount once when you make a claim.

An excess will not apply if:

- the event was not the fault of the driver of your vehicle, and we are provided with the contact details of the person who caused the event, including their name, current residential address and vehicle registration, and who they are insured with.

EXCLUSIONS

Any cover we provide is subject to the following exclusions.

EVENT, ADDITIONAL, AND OPTIONAL COVER EXCLUSIONS

We will not cover:

- reduction in value of your vehicle due to its age and condition
- costs of any part, or parts, of your vehicle that wear out
- repairing or replacing parts that have failed or broken down
- rust or corrosion in, or on, your vehicle
- failure of the body and frame of your vehicle, or mechanical or electrical breakdown, unless the failure or breakdown results in damage to your vehicle by accident or fire
- damage to the tyres on your vehicle that occurs **solely** by applying the brakes, or by punctures, cuts or bursting of the tyres, and which does not arise from an event covered by this Policy.

LIABILITY EXCLUSIONS

We will not cover:

- penalties, fines or awards of aggravated, exemplary or punitive damages made against you, a nominated driver, an authorised driver, or a passenger
- events where there is insurance required by law that provides cover for

your liability, or it was available to you, and you did not take it out

- liability for any agreement or contract you, a nominated driver, or an authorised driver enter into, unless you, the nominated driver, or the authorised driver would have been liable without the agreement or contract
- damage to property that belongs to, or that is in the control of:
 - you, any member of your family who normally lives with you, or any other person who normally lives with you
 - a nominated driver, or any member of the nominated driver's family who normally lives with that nominated driver
 - an authorised driver, or any member of the authorised driver's family who normally lives with that authorised driver
 - any person that you, a nominated driver, or an authorised driver employ

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

- personal injury to:
 - you, any member of your family who normally lives with you, or any other person who normally lives with you
 - a nominated driver, or any member of the nominated driver's family who normally lives with that nominated driver
 - an authorised driver, or any member of the authorised driver's family who normally lives with that authorised driver
 - any person you, a nominated driver, or an authorised driver employs.
- where you, a nominated driver, or an authorised driver:
 - had a blood alcohol level higher than the level allowed by law
 - were under the influence of alcohol or drugs
 - refused a test to determine alcohol or drug levels, including a failure to report to a Police station within the legal time frame following an event that requires a drug or alcohol test, or
 - did not remain at the scene of the event for the time required by law, or until the Police arrived without any reasonable excuse.

GENERAL EXCLUSIONS

We will not cover any loss, damage or liability:

- that occurs outside Australia
 - that does not occur within your period of insurance
 - if there is a special condition listed on your current Schedule that states that there is no cover when the vehicle is driven by a specified person, and that person was driving the vehicle at the time of the event
 - deliberately caused by you, a member of your family, a nominated driver, or an authorised driver
- However, this exclusion will only apply to you if you knew, or should have known, that the nominated driver, or the authorised driver was under the influence of alcohol or drugs, or had a blood alcohol level higher than the level allowed by law. The law that will apply is the law of the State or Territory where the loss, damage or liability occurred.
- if you have selected the nominated driver option and your vehicle is driven by someone who is under 30 years of age, unless it is being:
 - parked by a parking attendant
 - repaired, serviced or tested, or
 - used to transport a person in the event of a medical emergency

- if you have selected the low kilometre option and your vehicle has travelled more than 10,000 kilometres on average per year
- if your vehicle or a substitute vehicle is being used for:
 - an unlawful purpose
 - hire
 - carrying passengers and you, a nominated driver or an authorised driver get paid for doing so (this does not include a private transport pooling arrangement, or if your employer pays you a travel allowance)
 - carrying goods and you or a nominated driver or authorised driver are paid for doing so
 - any purpose other than that for which your vehicle was made
 - a motor sport
- that arises from the lawful destruction or confiscation of your property
- if you have not met your responsibilities to us
- if your vehicle or a substitute vehicle is:
 - in an unsafe condition, and you knew, or should have known that it was unsafe to use
 - used, or driven by, an unlicensed driver
 - unregistered
 - damaged in an event and you do not take reasonable steps to prevent further loss or damage, including if your vehicle is stolen and then found, and you have been told where it is
- arising from war or warlike activity – war does not have to be declared
- arising from hostilities, rebellion, insurrection or revolution
- arising from contamination by chemical and/or biological agents, which results from an act of terrorism
- arising from anything nuclear or radioactive.

YOUR PREMIUM

HOW WE CALCULATE YOUR PREMIUM

Your premium, including any taxes and charges, will be featured on your Schedule.

We will base your premium on:

- the type of cover you have chosen, including any options that you have added
- whether you have nominated a market or agreed value for your vehicle
- the excess
- the value of your vehicle
- the age, make and model of your vehicle
- if there are any modifications, manufacturers options or accessories
- where your vehicle is kept
- what your vehicle is used for
- the age, driving experience and claims history of the drivers
- any special conditions that we have applied.

Premiums are also subject to Commonwealth and State taxes and/or charges, including GST and stamp duty, which will be listed on your Schedule.

You may qualify for rebates on your premium. To find out how refer to page 44.

HOW TO PAY YOUR PREMIUM

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

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

PROBLEMS WITH PAYING YOUR PREMIUM

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

We may cancel your Policy if:

- you do not pay your premium
- you pay your premium by instalments and you are more than one month behind.

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

YOUR POLICY

HOW TO RENEW YOUR POLICY

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

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

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

HOW TO CHANGE YOUR POLICY

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

Step 1 – Contact us to change your Policy or update your details

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

If you replace your vehicle

1. If you replace your vehicle with another vehicle your cover for your original vehicle will end. If you replace your vehicle within one month of disposing of it, we will provide the same cover for your replacement vehicle for 14 days from the date you take possession of it.
2. If you wish to continue cover for your replacement vehicle. You will need to contact us to take out a Policy within 14 days, or your cover will end. If we do continue the cover, we will advise you of any change to the premium or terms of insurance.

Step 2 – Check the changes

After we update your details, you will be sent an Endorsement Schedule. This Schedule includes any changes or variations you have requested and we have agreed to, and any conditions we may have applied to that agreement including any change in premium.

Step 3 – Pay your premium if it has increased

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

HOW TO CANCEL YOUR POLICY

If you want to cancel your Policy, call the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (AEST). We may need your cancellation request in writing. If you cancel your Policy before it ends, we will refund an amount for the unused premium.

COOLING OFF PERIOD

You have the right to cancel your Policy during the 21 day cooling off period, after its commencement, provided no claim has been made within this period. If you cancel your Policy within this period, we will return to you any premiums you have paid us.

CLAIMS

HOW TO MAKE A CLAIM

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

Make sure you have all the relevant information to support your claim

We will need:

- contact details of any other people involved in the event, including their name, current residential address and vehicle registration and who they are insured with
- any letters, notices or court documents about the event within 72 hours of receiving them
- you to inform the Police immediately when required to do so by law or when the incident is theft or malicious damage
- you to not have any repairs done until we give you authority and we reserve the right to choose the repairer
- you to take reasonable steps to reduce the loss or damage and to prevent further loss or damage.

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

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

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

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

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

You must not:

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

HOW WE SETTLE YOUR CLAIM

We will decide how we will settle your claim

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

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

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

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

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

If you need to pay an excess

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

Where we elect to repair your vehicle

If we decide your vehicle should be repaired, you can suggest a repairer, or we can suggest one for you. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on. If we authorise the repairer, we will deal directly with them about payment. This is our policy on choice of repairer. We will also assist by arranging towing if your vehicle cannot be driven.

If we choose to pay you, we will pay you the fair and reasonable costs to repair your vehicle after deducting:

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

We will make these deductions from any amount that we pay you.

When your vehicle is repaired, the repairer may use reusable parts or parts that are

not manufactured by a supplier to the vehicle's original manufacturer which:

- are consistent with the age and condition of the vehicle
- do not affect the safety or the structural integrity of the vehicle
- comply with the vehicle manufacturer's specifications and applicable Australian Design Rules
- do not adversely affect the post repair appearance of the vehicle
- do not void or affect the warranty provided by the vehicle manufacturer.

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

We guarantee workmanship of the repairs authorised by us. This guarantee is for the life of the vehicle and is in addition to your statutory rights against the repairer and warranties that you have from the repairer directly. Wear and tear is not covered by this guarantee.

You may have to contribute to the cost of repairs

We are entitled to require you to contribute towards the cost of repairs where the condition or appearance of your vehicle improves as a result of replacing old parts with new parts, repairing existing damage or repainting more than the damaged area.

If your vehicle is a total loss and we decide to pay you

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

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

After we settle your claim for a total loss your Policy comes to an end and no refund of your premium is due. Any salvage becomes our property. We will receive any vehicle registration refund, in states where we are entitled to do so. You will provide us with a signed written authority to enable us to recover this refund.

If we decide to replace your vehicle we will do so with:

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

We will also cover:

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

If your vehicle is under finance, we will need written consent from your financier before we can offer you a replacement vehicle.

You will need to pay:

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

We will tell you who to pay these to.

If your vehicle suffers loss or damage as a result of a collision and we have agreed to provide cover under uninsured motorist damage

We will pay you the market value of your vehicle or the cost to repair your vehicle, including towing, after deducting

- any unpaid premium
- any input tax credit you would have been entitled to under *A New Tax System (Goods and Services Tax) Act 1999*, or any input tax credits you would have been entitled to, if you had paid to repair or replace your vehicle, and
- the value of any pre-existing unrepaired damage as determined by us.

For Third Party Property Damage, Fire and Theft or Third Party Property Damage policies the most we will pay is \$5,000.

CUSTOMER COMPLAINTS

HOW TO RESOLVE A COMPLAINT OR DISPUTE

Talk to us

Our commitment to ensuring our products and services meet your expectations means we value your feedback regarding how we are performing.

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

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

Email anzinsurance@qbe.com

Address Customer Care Unit
PO Box 1422
PARRAMATTA NSW 2124

Escalating your complaint

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

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

External Dispute Resolution

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

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

Phone 1300 780 808, weekdays
9am – 5pm (Melbourne time)

Email info@fos.org.au

Mail GPO Box 3, Melbourne VIC 3001

Website www.fos.org.au

OUR COMMITMENT TO YOU

THE GENERAL INSURANCE CODE OF PRACTICE

We support the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers
- improve consumer confidence in the general insurance industry
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers
- commit insurers and the professionals they rely upon to higher standards of customer service.

You can get a copy of the Code from the Insurance Council of Australia website, www.insurancecouncil.com.au

PRIVACY STATEMENT

ANZ

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

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

In order to undertake the distribution, management and administration of ANZ's products and services, it may

be necessary for ANZ to disclose your personal information to certain third parties.

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

Providing your information to others

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

- to QBE, as the issuer of this product
- an organisation that assists ANZ and/or its related companies to detect and protect against consumer fraud
- any related company of ANZ which will use the information for the same purposes as ANZ and will act under ANZ's Privacy Policy
- an organisation that is in an arrangement or alliance with ANZ and/or any of ANZ's related companies to jointly offer products and/or to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or ANZ and/or any of its related companies to provide you with products or services and/or to promote a product or service
- organisations performing administration or compliance functions in relation to the products and services ANZ provides
- ANZ's solicitors or legal representatives
- organisations maintaining ANZ's information technology systems

- organisations providing mailing and printing services
- persons who act on your behalf (such as your agent or financial adviser)
- regulatory bodies, government agencies, law enforcement bodies and courts.

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

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

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

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

Collecting sensitive information

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

Privacy consent

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

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

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

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

Privacy Policy

ANZ's Privacy Policy contains information about:

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

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

GPO Box 75
Sydney NSW 2001

Email yourfeedback@anz.com

ANZ may charge you a reasonable fee for this.

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

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

QBE

This Privacy Policy applies to QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545, QBE Life (Australia) Pty Limited ABN 83 089 971 073 AFSL 245492, QBE Management Services Pty Limited ABN 92 004 800 131, Austral Mercantile Collections Pty Limited ABN 11 083 776 149, Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 023 AFSL 340965, QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071 and Trade Credit Underwriting Agency Pty Limited ABN 73 160 077 574 (we, our and us).

We're committed to safeguarding your privacy and the confidentiality of your personal information and are bound by the Australian Privacy Principles which are set out in the *Privacy Act 1988* (Cth) (the Act).

Kinds of personal information we collect and hold

Personal information we may collect from you includes:

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

Sources of personal information

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

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

- an applicant for employment, through our recruitment services provider.

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

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

Purposes for collecting, holding, using and disclosing personal information

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

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

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

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

Anonymity and pseudonymity

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

How personal information is collected and held

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

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

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

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

Disclosure to overseas recipients

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

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

Who we may disclose your personal information to and why

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

- any person authorised by you;
- our related bodies corporate, including to QBE's services company located in the Philippines which provides sales, claims, accounting and administration services;
- mail houses, records management companies or technology services providers for printing and/or delivery of mail and email, including secure storage and management of our records;
- financiers of any property you insure with us, to confirm that your policy is current or where your property is

a total loss, to confirm they have a current interest;

- medical practitioners or health care providers, to establish your medical status, arrange appropriate treatment and services. In an emergency we may also disclose information to your employer or family members;
- organisations that provides banking or transactional services to facilitate payments to and from us;
- your financial services providers who arranges your insurance with us;
- co-insureds, to confirm that full disclosure has been made to us;
- other insurers to obtain information about your past insurance history, including to confirm a no claim bonus status, to assess insurance risk or assist with an investigation;
- our reinsurers;
- dispute resolution organisations such as the Financial Ombudsman Service;
- companies that conduct customer surveys on our behalf; and
- insurance reference bureaus to report claims you make with us.

We may also disclose your personal information to:

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

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

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

Accessing and seeking correction of your personal information

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

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

Contacting us or making a complaint

Please get in touch with us if you have any questions about our policy, if you'd like access to your information or if you'd like us to correct it. We're also available if there's something you're not happy with, whether it be about our policy or how we've managed your information.

Customer Care Unit

Phone 13 16 14 weekdays
from 8am to 8pm (Sydney time)

Email anzinsurance@qbe.com

Post PO Box 219
PARRAMATTA NSW 2124

UPDATING OUR PDS

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

FINANCIAL CLAIMS SCHEME

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

More information may be obtained from APRA – www.apra.gov.au or 1300 55 88 49.

YOUR RESPONSIBILITIES TO US

CONDITIONS WHEN YOU ARE INSURED WITH US

In addition to your duty of disclosure, there are other responsibilities that you must meet when you are insured with us. It is important to advise us of any changes in the details of the information you have given us, otherwise your insurance may be affected.

You must tell us if:

- any changes have been made to:
 - the address where your vehicle is usually kept
 - the way your vehicle is used
 - the regular drivers of your vehicle
- you have added any modifications, manufacturer's options or accessories to your vehicle
- any drivers of your vehicle have:
 - committed any driving or criminal offence, or
 - had their licence suspended, cancelled or restricted
- there are any changes in circumstances during the period of insurance.

If you tell us about any of these things, we may charge an additional premium, change the cover of your Policy, or cancel your Policy.

In addition, you must also:

- be honest in any statement you make in connection with your Policy
- pay your premium, including paying instalments regularly and on time

- take reasonable precautions to avoid a claim being made
- obey all laws and make sure anyone acting on your behalf obeys all laws
- comply with the conditions of this Policy
- not make a fraudulent claim under this Policy or any other Policy.

CONDITIONS YOU MUST COMPLY WITH WHEN MAKING A CLAIM

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

- you have to be honest and you must give us any information or assistance we require to investigate and process your claim. This may include you, or any driver, or any other occupant of your vehicle providing statements or information to investigators or assessors, even after a claim has been settled
- you must not admit liability or responsibility for a claim
- you must take reasonable precautions to prevent and mitigate any further loss, damage or liability arising
- you must contact the Police immediately if your vehicle is lost, stolen, vandalised or maliciously damaged

- you must not repair or authorise repairs to your vehicle without our consent.
- you must make vehicle available for inspection

SANCTIONS

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

HOW YOU CAN QUALIFY FOR REBATES

We will reward you once you have multiple policies with us, and for remaining our customer over time. The rebates paid will result in a refund of a part of the premium amount paid for the current period of insurance for each eligible policy.

HERE IS HOW IT WORKS

1. Multiple policy rebate

- If you have two or more eligible policies at the end of any rebate period, we will send you a rebate of a part of the premium amount paid for the current period of insurance for each eligible policy
- The annual rebate amount is 7.5% of the premium amount for each eligible policy if you own two policies or 10% of the premium amount for each eligible policy if you own three or more policies.

2. Loyalty rebate

- If you have two or more eligible policies, you can then qualify for a loyalty rebate.
- If you have continuously had an eligible policy for one year or more at the end of any rebate period, we will send you a rebate for your loyalty on all of your eligible policies.

For eligible policies held continuously for	Your annual rebate (% of annual premium)	
	2 eligible policies	3 or more eligible policies
Less than 1 year	7.5%	10%
1–2 years	8.5%	11%
2–3 years	9.5%	12%
3–4 years	10.5%	13%
4–5 years	11.5%	14%
More than 5 years	12.5%	15%

HOW WILL REBATES BE CALCULATED AND PAID?

- Rebates are calculated twice each year based on the premium amount for each eligible policy and as at the end of each rebate period.
- If you qualified for a rebate, you will receive half of the annual rebate at the end of each rebate period.
- We aim to pay you your rebate amounts within one month after the end of a rebate period.
- Any rebate due to you will be satisfied when we credit the rebate amount to your bank account, or send a cheque to your address.
- Please help us to give you your rebate by ensuring your personal details are up to date and accurate.

OTHER IMPORTANT RULES

- If you own a policy in conjunction with one or more other people, only the first person listed on the Policy Schedule can qualify for or receive a rebate.
- In order to qualify, your eligible policy must be within the cover period on your Policy Schedule(s), and your premium payments must be up to date.
- This offer applies to eligible policies issued from 13 October 2008, and may be withdrawn or changed at any time.
- This offer does not apply if an eligible policy has already received a multiple policy discount of any kind.

- If you cancel your Policy before its expiry date, and we have paid you a rebate, we can deduct some or all of the rebate relating to that Policy from your next rebate amount, or claim it back from you.

DEFINITIONS THAT APPLY TO REBATES

Annual premium: is the amount that you pay us for your Policy for a 12 month period, and includes any government and other charges.

Eligible policies: are ANZ Home Insurance buildings cover, ANZ Home Insurance contents cover, ANZ Landlord Insurance and ANZ Car Insurance underwritten by us. ANZ Home Insurance policies that have buildings and contents cover will count as two policies.

Rebate periods: are the six month periods starting on 1 October and 1 April each year.

GLOSSARY

Words with a special meaning:

Accidental damage: An event that results in loss or damage to your vehicle.

Accessory: Any alteration or addition to the vehicle that adds value to the vehicle but does not enhance the performance or alter the safety or handling of the vehicle.

Agreed value: The amount shown on your Schedule we have agreed to insure your vehicle for, which includes your vehicle registration and CTP (where applicable), modifications, manufacturer's options and accessories that we have agreed to insure.

At fault claim: Events caused by the driver, or events not caused by the driver when the driver is unable to identify and provide the name, current residential address details and vehicle registration of the person that caused the event. It does not include an event where loss or damage is caused by a storm or other naturally occurring event.

Authorised driver: A person you allow to drive your vehicle.

Driver: A driver of your vehicle.

Endorsement Schedule: A document that includes any information from the existing Schedule that has not changed or varied, and confirms any alteration to the coverage, and terms and conditions of your Policy.

Excess: The amount you pay when you make a claim on your Policy. The amount and type of excess that may apply to your Policy is shown on your current Schedule.

Flood: The covering of normally dry land by water escaping, overflowing or released from the normal confines of any naturally occurring, manufactured or modified inland watercourse including rivers, creeks, channels, canals, lakes, lagoons, ponds, dams, reservoirs, wetlands or marshes.

Event: A single occurrence or a series of occurrences, including an accident or series of accidents.

Home: Your usual residential address in Australia.

Malicious act: An act done with intent and without your consent.

Manufacturer's option: See 'Accessory'.

Market value: The replacement cost of your vehicle taking into account your vehicle's condition. To assist in determining the market value we may also use "The Red Book" price guide, "Glass's Dealer Guide" or other available information.

Medical emergency: A physical condition, or illness that places a person's life at risk.

Modification: Any alteration or addition to the vehicle which enhances the performance or alters the safety or handling of the vehicle.

Nominated driver: The person or persons listed on your schedule as the nominated drivers. They must be 30 years of age or older.

Period of insurance: The length of time between the start date and end date of your Policy as listed on your current Schedule.

Personal items: Any items, tools or appliances excluding money, cheques, financial transaction cards, or any property used for earning an income.

Policy: The contract between you and us which provides you with insurance cover in exchange for a premium. Your Policy is made up of the following documents:

- this combined PDS and Policy Document and any Supplementary PDS,
- your current Schedule.

Premium: The total amount you pay for your insurance that includes applicable government taxes such as GST, and any duties or charges payable by you. It is shown on your current Schedule. You can pay your premium annually in one lump sum, or by instalments.

Salvage: What is left of your vehicle following a total loss. We will take possession of any salvage after we have settled your claim.

Schedule: Your current Schedule is a document outlining the details of your insurance cover. Your Schedule may be called a Policy, Renewal or Endorsement Schedule.

Special conditions: Exclusions, restrictions or extensions to cover that are imposed on specific matters or people, before we will provide insurance.

Standard equipment: The standard equipment fitted to your vehicle at the time of manufacture. It does not include any modifications, manufacturer's options, or accessories.

Substitute vehicle: A similar vehicle type to your own that you do not own that has been borrowed or hired because your vehicle cannot be driven. For liability claims only we treat your substitute vehicle as your vehicle. See 'Vehicle'.

Supplementary Product Disclosure Statement (Supplementary PDS): A separate document that updates, corrects or adds to the information contained in this PDS.

Terrorism: Any act which may involve the use of, or threat of, force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public.

Total loss: When we decide that it is uneconomical to repair your vehicle.

Unlicensed driver: A driver who:

- does not hold a licence
- is a cancelled, suspended, or disqualified driver
- is a learner driver not accompanied by a licensed driver (who holds the class of licence required by the learner's permit)
- does not hold the appropriate class of licence for the vehicle used or driven.

Us, we and our: Refers to QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545.

Vehicle: Refers to your car, including any standard equipment. Your vehicle must be:

- the vehicle shown on your current Schedule
- registered for use on a public road
- in a condition that complies with registration requirements in your State or Territory.

Vehicle also includes:

- any modifications, manufacturer's options or accessories that you have told us about, and we have agreed to cover.

If your vehicle has any modifications, manufacturer's options or accessories, they must be listed on your current Schedule.

Windscreen breakage: A fracture that extends through the entire thickness of the glass or where the windscreen is laminated, a fracture that extends through all layers of the windscreen.

You: The person or persons named as the insured on your current Schedule. If more than one person is named as the insured, we will treat a statement, act, claim or a failure to act, including a failure to do, or say something by any one of these people as a statement, act, omission or claim by them all.

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WHAT ARE THE NEXT STEPS?

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

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

 Visit anz.com/insurance

 Talk to staff at any ANZ branch

For 24 hour claims service

 Call 13 16 14

Insurer

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

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.
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