



# COMMERCIAL MOTOR

## PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) was prepared on 30<sup>th</sup> July 2015. It sets out important information about our Commercial Motor Vehicle Insurance to assist you in deciding whether this product is right for you. The IMPORTANT INFORMATION section summarises the significant features of the product including the key benefits, risks, limits and exclusions. It also describes your rights and obligations. The YOUR COVER section details what is covered by this insurance, what is not covered, how to make a claim and other significant terms of the insurance.

You should read this PDS carefully in full. Any advice contained in this PDS is general only and does not take into account your individual circumstances. Please feel free to contact your broker or us if you have any questions that require clarification. If necessary you should seek separate professional advice.

If you purchase Commercial Motor Vehicle Insurance from us this PDS will also constitute your insurance policy and should be read together with any other documentation we provide you, such as your insurance certificate. We recommend you keep all documents you receive from us in a safe place for future reference.

This insurance is administered by Insuret Pty Limited ABN 42 126 793 379 authorised representative number 316981, of The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436, an authorised Australian insurer.

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# IMPORTANT INFORMATION

## The insurer

The insurer of this product is The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 AFSL 241436 Level 12, 465 Victoria Avenue, Chatswood, NSW 2067.

Insuret Pty Limited (Insuret) ABN 42 126 793 379 acts as an authorised representative (AR No. 316981) on behalf of Hollard. Insuret is not acting as your agent.

## Significant features and benefits

This product provides insurance cover for motor vehicles and other assets we agree to insure, for businesses.

There are two cover options to choose from:

**Comprehensive Cover** – protects you against certain loss or damage to your vehicle arising from accident, collision, theft, fire, storm or malicious damage. You will also be covered against claims made against you by another party as a result of an accident involving your vehicle, as described in the Third Party Property Damage Cover section.

**Third Party Property Damage Cover** – covers you for your legal liability for damage you may cause to other people's property resulting from an accident arising from the use of your vehicle. It provides no cover for damage to your own vehicle.

Each section includes additional benefits which are described in this document.

## What is not covered

This insurance policy does not cover all eventualities. What is covered and what is not covered is fully detailed in the YOUR COVER section.

## Excesses

You may be required to pay one or more excesses if you make a claim under the policy depending on the type of claim and the person driving the vehicle at the time of the loss/damage. The excesses are described in the YOUR EXCESS section of this PDS and the amounts will be shown on your insurance certificate.

## Cooling off period

If you decide that the cover provided by this policy does not meet your needs, for whatever reason, and you have not made a claim, you can cancel your policy within 14 days of the start of your insurance. You will receive a full refund of any premium paid, less any taxes or duties we cannot recover.

You can still cancel the policy at other times in accordance with the terms shown in the cancelling your insurance section of this PDS.

## How to apply for insurance

Complete our proposal form and forward it to your broker or representative, or ask your broker to apply online using our online portal which is available to insurance brokers. If your application is accepted, we will send an insurance certificate to your broker or representative that sets out details of the insurance you have taken out.

## Your Duty of Disclosure

We rely on the information you provide us to decide whether to insure you and the terms on which we will insure you.

To comply with your Duty of Disclosure when first entering into an insurance contract with us, you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the questions we ask you. This applies to every insured under the policy.

If you fail in your Duty of Disclosure we may reduce or deny any claim you make or cancel your policy. If you fraudulently keep information from us or deliberately make false statements we may avoid your contract and treat your insurance as if it never existed.

To comply with your Duty of Disclosure when you vary, renew, extend, reinstate or replace your policy, you must tell us everything that you know, and which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you, and if so, on what terms. You do not have to tell us anything that is common knowledge that we should know through our business, that reduces the risk of a claim or that we tell you that we do not need to know.

## Determining your premium

When you purchase your insurance we tell you the premium you must pay and note it in your insurance certificate. To determine your premium we consider factors such as the cover you want, the values and types of vehicles to be insured, the nature of use of the vehicles and the areas in which the vehicles are to be used. It also includes amounts that take into account our obligations to pay any relevant compulsory government charges, taxes or levies (e.g. stamp duty and GST) for your insurance. We show these charges on your insurance certificate.

Premium rates may be changed but only on renewal of the policy or where there has been a change to the risk during the policy term. At least 14 days before your insurance expires we will send you a renewal notice, outlining our renewing terms for your insurance, if any. We have the right not to renew the policy.

## Taxation

Government charges and taxes are shown separately on the insurance certificate. Details about the Goods and Services Tax are shown in the YOUR COVER section.

## How to make a claim

If you wish to make a claim, please contact your broker, representative or us. Details about making a claim are shown in the YOUR COVER section.

# YOUR COVER

Your insurance certificate describes the cover you have chosen.

## Section 1 – Cover for your vehicle(s) and other assets

### Part A – loss and/or damage cover

If your vehicle, or other asset we have agreed to insure, is damaged as a result of an accident, or by fire or storm, or your vehicle is stolen or maliciously damaged during the period of insurance, we will at our option:

- pay the reasonable cost of repairing your vehicle/asset; or
- settle your claim on a total loss basis if we decide your vehicle/asset is not able to be repaired economically or if your vehicle/asset is stolen and not recovered. Your insurance certificate describes the basis on which each vehicle/asset is insured.
- If your vehicle/asset is insured for market value then our settlement will be based on the market value of your vehicle/asset at the time of the loss, including the value of any accessories or modifications you have told us about and we have agreed to insure and which are noted on your insurance certificate.
- If your vehicle/asset is insured for an agreed value then our settlement will be based on the amount shown on your insurance certificate, including the value of any accessories or modifications you have told us about and we have agreed to insure and which are noted on your insurance certificate.
- If your vehicle/asset is insured for sum insured or market value whichever is the lesser, then our settlement will be based on the amount shown in your insurance certificate or the market value of the vehicle/asset at the time of the loss, whichever is the lesser, including the value of any accessories or modifications you have told us about and we have agreed to insure and which are noted on your insurance certificate.

We will also provide the protection detailed in Section 2 - Third Party Property Damage Cover for claims made against you by another party as a result of an accident involving your vehicle.

## Part B – Additional Benefits

**The following additional benefits are automatically included if your insurance certificate indicates you are covered under section 1:**

### Automatic cover for vehicles acquired during the period of insurance

We will provide automatic cover for any registered vehicles you acquire during the period of insurance provided that:

- you notify us within 30 days of acquiring any vehicle you wish to be covered under this policy;
- each acquired vehicle must be of a similar type to other vehicles insured under this policy and must not have a gross vehicle mass greater than 10 tonnes;
- the market value of each acquired vehicle must be less than \$100,000;
- you pay any additional premium we require for covering each acquired vehicle.

Cover is provided on a market value basis during this automatic cover period.

### Excess free windscreen cover

If the windscreen or any other window glass of your vehicle is broken as a result of an accident we will not apply an excess to your claim provided that:

- the crack extends through the entire thickness of the windscreen/glass;
- the broken windscreen/glass is the only damage to your vehicle resulting from the accident.

This additional benefit only applies to vehicles which have a gross vehicle mass less than 3.2 tonnes and is limited to one excess free windscreen claim per vehicle in each period of insurance.

**The following additional benefits are only payable if we accept your claim for loss or damage under Section 1 Part A:**

### Audio/communication/navigation equipment

We will pay for claims for loss or damage to radio/receivers, audio equipment, telephone equipment and navigation equipment permanently attached to your vehicle. The most we will pay is \$5,000 per event. Such equipment not permanently attached to your vehicle is not covered under this additional benefit.

### Emergency Accommodation and Travel Expenses

If your vehicle is stolen, or damaged as a result of an accident and cannot be driven and you are more than 100km from your point of departure and from your home, we will reimburse you for the reasonable costs of accommodation and/or transportation to return you to your

point of departure or home. The most we will pay is \$1,000 per event.

### **Emergency Repairs**

If your vehicle is damaged as a result of an accident and is unable to be driven we will reimburse you for the reasonable cost of emergency repairs to your vehicle to enable you to return your vehicle to the point of departure or your chosen repairer.

The most we will pay under this benefit is \$1,000 per event

### **Expedited settlement guarantee**

If your vehicle is declared a total loss as a result of an accident, we agree to settle your claim within 21 days of receipt of all documentation supporting your claim. If we do not settle within this timeframe we will pay your next month's finance or lease payment for the damaged vehicle.

This benefit is subject to your lodgement of all claims documentation within 3 working days from the date of loss, including:

- a fully completed claim form;
- a copy of the registration certificate.

### **Finance contract GAP payment**

If your vehicle is insured under section 1, and is encumbered under a finance agreement, and is declared a total loss, we will pay the difference of up to 20% of the market value of your vehicle when the amount owing under your finance contract is greater than the market value of the vehicle. We will not pay any arrears or any amount which was overdue at the date of loss. We will not pay for any amount included in the finance contract which does not relate to your original purchase of the vehicle which has been declared a total loss.

### **Funeral Cover**

If the driver of your vehicle dies as a result of the accident we will pay for costs associated with their burial or cremation.

The most we will pay under this benefit is \$5,000 per event.

### **General average**

We will pay any contributions you are obligated to pay towards any general average and salvage charges where maritime conditions apply to the transport of your vehicle by sea between places in Australia. The most we will pay is the sum insured or market value of the affected vehicle(s). This benefit is not subject to us accepting a claim under section 1a of this policy.

### **Hire of vehicle following accident**

If your vehicle is damaged as the result of an accident, and is unable to be driven, we will at our option, pay for the cost of, or reimburse you the reasonable cost of, the hire of a similar vehicle. The most we will pay under this benefit is \$300 per event or the amount shown on your insurance certificate.

This benefit ceases immediately from the time when your vehicle is able to be driven by you, or the time we settle your claim, whichever is the earliest.

### **Hire of vehicle following theft**

If your vehicle is stolen we will at our option, pay for the cost of, or reimburse you the reasonable cost of, the hire of a similar vehicle. The most we will pay under this benefit is \$1,500 per stolen vehicle.

We will not reimburse you for hire car costs incurred prior to the theft of your vehicle being reported to us.

This benefit ceases immediately if your stolen vehicle is recovered and can be driven by you, or we settle your claim, whichever is the earliest.

### **Locks and keys replacement**

We will pay towards the cost of replacing the keys and/or recoding your vehicle's locks if the keys to your vehicle(s) are lost or stolen. We will also pay towards the cost of replacing keys which are damaged as a result of an accident.

This benefit is payable whether or not we accept a loss under section A.

The most we will pay under this benefit is \$3,000 in total, in any one period of insurance. This limit is a policy limit, not a limit per vehicle.

### **Personal effects**

We will pay towards the repair or replacement of your personal effects if they are damaged as a result of an accident or stolen as a result of forcible entry to your vehicle. Our settlement for the replacement of personal effects will be subject to depreciation to reflect the age and wear and tear of the item(s) being replaced at the time of the loss or damage.

The most we will pay under this benefit is \$1,000, per event.

### **Removal of debris**

We will cover the costs reasonably incurred to clean up and remove your vehicle debris following an accident involving your vehicle. The most we will pay for this benefit is \$10,000 for each accident.

### **Replacement vehicle following total loss**

If your vehicle has a gross vehicle mass of 3.2 tonnes or less and is deemed, by us, to be a total loss within 24 months of its first registration as a new vehicle, and you are the first and only registered owner, we will provide you with the option to accept a replacement vehicle of a similar make and model as the basis of settlement.

## Signwriting

If we accept and pay a claim for loss or damage to your vehicle we will pay for the repair or replacement cost of signwriting or fixed advertising signs or materials forming a permanent part of your vehicle at the time of loss.

The most we will pay under this benefit is \$5,000 per event.

## Substitute Vehicle

If your vehicle is stolen or damaged and cannot be driven by you we will cover you for third party property damage when you use another vehicle, provided that you have legal use of that vehicle, it is not the subject of a hire agreement and it does not belong to you. The cover applies until your vehicle is repaired and can be used by you or where we make a final offer of settlement in respect of your vehicle.

## Towing costs

If we accept and pay a claim for loss or damage to your vehicle we will pay the reasonable cost of removing your vehicle to the nearest repairer or safe and secure place after it is damaged in an accident or recovered after theft.

## Trailer Cover

We will pay for loss or damage to any trailer owned by you, with a gross vehicle mass less than 2 tonnes, which is damaged whilst being towed by a vehicle insured under this policy. This benefit is not payable if the trailer is insured under this or any other insurance policy.

The most we will pay under this benefit is \$1,000 per event.

## OPTIONAL BENEFIT

### Penalty claim protection

If you have requested and we have agreed to provide this cover, your insurance certificate will note which vehicle(s) are covered by this optional benefit. In the event of penalty claim(s) occurring during the period of insurance to a vehicle covered by this optional additional benefit we will not increase the renewal premium, for the next period of insurance, for that vehicle as a result of the first two penalty claims during the period of insurance. If a vehicle covered by this optional benefit is the subject of more than 2 penalty claims during the period of insurance we will increase the premium based on the third and all subsequent penalty claims only.

## Section 2 - Third Party Property Damage Cover

### Part A – Cover for damage to other people's property you are legally liable for.

We will cover your legal liability to pay compensation for accidental loss or damage to someone else's property arising out of an accident during the period of insurance where you were at fault and the legal liability arises out of the use of your vehicle.

The cover for legal liability for property damage includes:

- actions of any passenger travelling in your vehicle while getting into or out of your vehicle;
- damage caused by goods being carried on or falling from your vehicle.

We will pay legal costs and expenses to defend any proceedings arising from accidental loss or damage covered by the policy provided that we have approved the costs and expenses prior to them being incurred. The most we will pay for legal liability arising directly or indirectly from the original accident is the limit of liability shown on your insurance certificate for Third Party Property Damage Cover. This amount includes all legal costs incurred with our consent or for which you have a legal liability.

### Part B – Additional Benefits

**Additional benefits are only payable if we accept your claim for loss or damage under Section 2 Part A.**

## Cross Liabilities

In situations where this insurance covers more than one party, each of the parties will be considered as a separate legal entity and the cover provided will apply to each party as if a separate policy has been issued to each party. The cover provided by this additional benefit will not exceed our limit of liability in the aggregate.

## Legal representation

We may legally represent you or the driver who was in charge of your vehicle, at any inquest or other official enquiry into an incident that may be the subject of a claim under this insurance. This representation may also include the defence of any alleged offence in connection with the incident in any court of summary jurisdiction. The representation at these hearings is at our option.

## Supplementary bodily injury

We will cover your legal liability to pay compensation for death or bodily injury caused by and arising from the use of your vehicle, if your vehicle is registered for use on a public road when the liability is incurred, provided that:

- the event or series of related events that gave rise to the legal liability, or any part of it, is not covered or indemnified in any way by any statutory or compulsory insurance policy (or any statutory or compulsory insurance) or any compensation scheme or fund.

There is no cover for claims involving bodily injury or death:

- if your legal liability is not covered under or indemnified in any way under a statutory or compulsory insurance policy or compensation scheme or fund because you failed to:
  - insure your vehicle;
  - register your vehicle;
  - comply with the requirements of any

statutory or compulsory insurance policy or any statutory or compulsory insurance or compensation scheme or fund;

- to any person who is:
  - driving or in charge of your vehicle;
  - an employee;
  - a member of your family.

### **When we will not pay under this section**

In addition to the general exclusions that may apply we will also not pay for:

- legal costs to defend criminal acts or fines for breaches of road traffic statutes;
- damage to property belonging to, or in the custody of you or any relative or friend of yours ordinarily residing with you or with whom you ordinarily reside;
- any penalties, fines, punitive, exemplary or aggravated damages for which you are liable;
- your liability under any contract, or if you have agreed to, or accepted liability without our prior agreement unless you would have been liable irrespective of the terms of that contract.

## **YOUR EXCESS**

If you make a claim under this insurance you may have to pay an excess and this is the amount you have to pay towards each claim. There are different types of excesses which may apply to you or the driver of your vehicle at the time of the claim and these are listed on your insurance certificate.

At our discretion your excess will be:

- paid by you to the repairer when you pick up your vehicle after it has been repaired;
- paid by you to us when we request it; or
- deducted from the amount we pay you.

An additional excess will also apply if your vehicle is driven by a young driver who is under 25 years of age or is over 25 years of age but has held a licence for less than two years. Details of these additional excesses will be shown on your insurance certificate.

## **GENERAL EXCLUSIONS – APPLICABLE TO ALL SECTIONS**

### **This insurance does not cover your vehicle if it is being driven by you or any person:**

- who is not licensed to drive your vehicle or is not complying with the conditions of their licence whilst doing so;
- while under the influence of any drug or intoxicating alcohol or whose blood alcohol level exceeded the percentage permitted by law in the State or Territory where the accident occurred;
- who refused to submit to any test to determine the level of alcohol or drugs in the blood when reasonably requested by the police.

Your claim will not be refused if you can satisfy us that you had no reason to suspect that the driver was not licensed or that their judgment was impaired or affected by alcohol or any drug. If we pay a claim, we can recover all claim costs from the person who was driving or was in charge of your vehicle.

### **This insurance does not cover your vehicle if it is being used:**

- to move dangerous, hazardous, inflammable goods or substances that pollute or contaminate, in quantities above that used for domestic purposes;
- to carry passengers for hire, fare or reward except under a private pooling arrangement;
- for any motor sport or time trial or while being tested in preparation for any motor sport or time trial;
- in connection with the motor trade for experiments, tests, trials or demonstration purposes;
- in an unsafe or un-roadworthy condition;
- to carry a number of passengers or tow a load greater than that for which your vehicle was constructed;
- in any opencast or underground mining activity.

Your claim will not be refused if you can satisfy us that the incident was not caused by:

- the unsafe or un-roadworthy condition of your vehicle; or
- the carriage of the additional passengers or load in excess of your vehicle's design specifications.

### **Your insurance does not pay for:**

- any claim and/or liability arising from your vehicle/asset being operated as a tool of trade, including any plant/equipment attached to your vehicle, other than when being driven on a public road;
- loss of use, reduction in value, depreciation, wear and tear, rust or corrosion;
- mechanical, electrical or computer breakdowns, failures or breakages;
- loss or damage as a result of the lawful seizure of your vehicle;
- repairs carried out to your vehicle without our consent;
- the cost to repair old damage, faulty workmanship or incomplete repairs that were in existence prior to the incident which resulted in a claim for loss or damage under this policy;
- damage to tyres by braking or by punctures, cuts or bursts;
- additional loss or damage to your vehicle after an accident, theft or breakdown unless you have taken reasonable steps to protect or safeguard it;
- any claim if untruthful statements are made by you or by a third party in connection with a claim where you knew or should have known them to be untrue;

## **We will not pay any claim for accidental loss, damage or legal liability arising out of:**

- a deliberate, intentional, malicious or criminal act (including theft, conversion or misappropriation) caused by or involving you or any person who is acting with your express or implied consent;
- war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or by contamination or pollution by chemical, biological or nuclear agents which results from an act of terrorism;
- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, the combustion of nuclear fuel (including any self proclaimed process of nuclear fission) or nuclear weapons material.

## **MAKING A CLAIM**

If an event occurs that is likely to result in a claim, you must follow the steps in this section. This will assist us to assess your claim quickly.

### **First you must**

- report the accident or theft to the police where the accident must be reported by law;
- take all reasonable precautions to prevent further loss, damage, theft or liability;
- as soon as possible after the discovery of the loss, damage or theft, provide us with a detailed written and signed proof of loss with full details of the circumstances surrounding the incident.

### **You must never, without our consent:**

- admit guilt, fault or liability (except to the police);
- offer or negotiate to pay a claim;
- approve any repairs or arrange replacements (other than emergency repairs necessary to minimise or prevent further loss or damage).

### **We will also require you to:**

- help us manage the claim, which may include us inspecting your vehicle or asking you questions, or you providing written statements to us under oath;
- allow us to take possession of damaged property that is the subject of a claim;
- send us any communication you receive relating to the claim (including telling us of pending court proceedings);
- help us as we work to negotiate, defend or settle any claim made under this insurance and to exercise for our benefit your legal right of recovery against any other party;
- tell us about any other insurance that may be relevant to the claim.

## **Goods and Services Tax (GST)**

Any claim payments made under this insurance will be based on GST inclusive costs, up to the relevant sum insured, market or agreed value or maximum amount that we pay. However, if you are or would be entitled to claim any input tax credits for the repair or replacement of insured property or for other things covered, we will reduce any claim under this insurance by the amount of such input tax credits.

## **Total loss settlement**

If your claim involves a payment by us for the total loss of your vehicle/asset your insurance cover on that vehicle/asset will cease as soon as we accept liability and if the premium for that vehicle/asset has been fully paid there will be no refund. If there is a portion of the annual premium for the vehicle/asset still owing to us at the time of the incident this outstanding amount will be deducted from the claims settlement.

## **GENERAL CONDITIONS**

### **Conduct of your business**

You are required to observe and maintain the:

- procedures and methods of conducting your business in the manner that you have disclosed to us in relation to the preservation of your vehicles;
- minimum conditions of business practice that you were required to implement as a prerequisite to our offer to effect cover under this policy and that may also be contained in the further terms or conditions endorsed or attached to this policy.

You may change your procedures and methods if you have advised us and received our written approval before making the changes.

### **Joint insurance**

Any claim, statement, act or omission made by, or on behalf of, any one of the people or entities named as the insured on the insurance certificate is considered to be a claim, statement, act or omission made by all of the people or entities named as the insured.

### **Our rights**

The terms of this policy are binding on all parties and we will not give up any of our rights unless we have given our written approval to any changes.

### **Taking care**

You must take all reasonable care to prevent loss, damage or injury and you must comply with all laws and regulations for the safety, licensing, registration, use and storage of vehicles.

## Law

This insurance contract is subject to Australian law and practice with Australian courts having sole jurisdiction.

## Transfer of interest

You cannot transfer any interest in this policy without our written approval.

## WHAT OUR WORDS MEAN

**accident** means a mishap or series of mishaps involving your vehicle that is unintentional and unexpected and arises from a single event.

**asset** means an item we have agreed to insure and which is detailed on your insurance certificate.

**excess** means the amount you must pay for each claim made under your policy. The types of excess are outlined in this document and detailed on your insurance certificate.

**insurance certificate** is the latest insurance certificate we send you. It includes details of the cover we are providing and the excess(es) that will apply to claims together with any special terms that we may have imposed.

**limit of liability** means the amount shown on the insurance certificate and is the maximum amount we will pay for your liability from one accident or series of accidents that arise from the one cause.

**penalty claim** means any claim where we are unable to recover our costs of repairing or replacing your vehicle or we consider you to be at fault.

**period of insurance** means the period during which this policy is current. The period of insurance is stated on your insurance certificate. If this insurance policy is cancelled, the period of insurance terminates when the cancellation becomes effective.

**total loss** means that your vehicle has been stolen and not recovered or that the damage sustained to your vehicle in our opinion renders it uneconomical to repair when compared to the insured value shown on your insurance certificate.

**vehicle(s)** means the registered vehicle(s) shown on your insurance certificate and includes:

- its/their standard tools, modifications and accessories as supplied by the manufacturer;
- its/their fitted or non-standard accessories, modifications and extras which you have told us about and we have accepted and listed on your current insurance certificate.

**we, us or our** means Insuret Pty Ltd an authorised representative of the insurer of this policy, The Hollard Insurance Company Pty Ltd.

**you or your** means the person(s) or organisation shown in the insurance certificate as the insured. It also includes employees who are authorised to drive the vehicle.

## OUR OBLIGATIONS TO YOU

### Renewing the policy

At least 14 days before your insurance expires we will send you a renewal notice, outlining our renewing terms for your insurance, if any. You are not obliged to renew your policy with us.

### Cancelling your insurance

You can cancel your insurance at any time by calling us. We will explain the cancellation process to you. If you have paid an annual premium, we will refund any premium you have paid, less an amount that covers the period for which you were insured.

We can cancel your insurance to the extent permitted by law, for example if you do not comply with the policy terms and conditions, fail to pay your premium, make a fraudulent claim or if you did not comply with your Duty of Disclosure or misrepresented information when you entered into this insurance contract. If we cancel your policy we will send you a cancellation letter.

### How we protect your privacy

We value your privacy. Our Privacy Policy, is available at [www.insuret.com.au](http://www.insuret.com.au) or by calling us, sets out how we protect your personal information. We collect, store and use your personal information to provide you with and inform you about insurance and insurance related services. To do this we may communicate your personal information to our service providers. This will always be done as permitted by the relevant privacy legislation.

If you wish to stop receiving information about new insurance and insurance related services you can call us on (07) 3239 7000 or email us at [info@insuret.com.au](mailto:info@insuret.com.au)

You also have a right to access and correct your personal information held by us. If you would like to do this please call us.

### How we resolve your complaints

We welcome every opportunity to resolve any concerns you may have with our products or service. In the first instance contact Insuret. If you are not satisfied with the response received you can request that a manager address your concern.

If your concern is still not resolved to your satisfaction please write to: Internal Dispute Resolutions Committee at PO Box 779 Spring Hill, QLD 4004. Your concern will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome within fifteen working days of receiving your letter.

If your concern still remains unresolved to your satisfaction you may refer the matter to the Financial Ombudsman Service (FOS) subject to its terms of reference, which acts as our external dispute resolution provider. FOS is an independent body and its service is free to you.

FOS can be contacted on:

Free call: 1300 78 08 08

Post: GPO Box 3, Melbourne, Victoria 3001

Website: [www.fos.org.au](http://www.fos.org.au)

Email address: [info@fos.org.au](mailto:info@fos.org.au)

## Financial claims scheme

Hollard is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Hollard are met within a stable, efficient and competitive financial system.

The protection provided under the Financial Claims Scheme legislation applies in relation to Hollard and the policy. If Hollard were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at [www.apra.gov.au](http://www.apra.gov.au) or the APRA hotline on 1300 13 10 60.

## OTHER IMPORTANT MATTERS

### Keep proof of ownership and value

When you make a claim for loss or damage to property covered by this policy, we will require you to justify any amount claimed. We recommend that you keep records to make this task easier.

### Ensure that your premiums are always paid

You are responsible for ensuring that your premiums are paid and kept up to date or your cover could be put at risk. If any premium remains unpaid for more than 14 days from the due date, any claim you make may not be paid.

If you change your bank account or credit card details you must contact us and tell us the new details. If your financial institution dishonours any payment because of lack of funds in your account you will be charged for any costs we incur arising from the payment being dishonoured.

## Other party's interests

You must tell us of the interests of all parties (e.g. credit providers or other owners) who will be covered by this insurance. If a credit provider is noted on your insurance certificate as having an interest in your vehicle, and we agree to settle a claim on a cash basis, we have the option of making this payment to the credit provider in full or part settlement of the claim.

## CONTACTING US

Phone	(07) 3239 7000
Fax	(07) 3239 7001
Email	<a href="mailto:info@insuret.com.au">info@insuret.com.au</a>
Website	<a href="http://www.insuret.com.au">www.insuret.com.au</a>
Write to	Insuret PO Box 779 Spring Hill QLD 4004