



Insuret

Hire Fleet Insurance Product Disclosure Statement

This Product Disclosure Statement (PDS) has been in use since 1st July 2012. It sets out important information about our Hire Fleet 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 and 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 Hire Fleet 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 Ltd 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 38, 2 Park Street, Sydney NSW 2000.

Insuret Pty Ltd (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 insurance product provides motor vehicle insurance for operators of motor vehicle hire facilities.

There are two cover options to choose from:

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

Third Party Property Damage Cover – protects you (and the hirer and any authorised driver) against legal liability involving:

- damage caused to other people's property caused while using your vehicle;
- bodily injury or death to a person caused while using your vehicle, other than the driver of your vehicle, in situations where that liability is not covered under any other compulsory form of insurance.

With each cover, you automatically also receive the following additional benefits:

- Blanket cover subject to declaration
- Accident cleaning up costs
- Employee use of hire vehicles
- Monthly instalment payments
- Guaranteed time frame for total loss settlements
- Risk management and reporting

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. The excesses are described in the policy and amounts shown on your Insurance Certificate.

Significant risks

1. Parking Arrangements

It is important that you park your vehicles that are not on hire in accordance with the policy conditions or we may refuse to pay a claim.

2. Declaration

It is important that you advise us of any changes to your fleet of vehicles on a monthly basis if your policy is paid on a monthly basis.

If your policy is paid on an annual basis, you must advise us of any acquired vehicles as soon as the change occurs.

There is no cover for newly acquired vehicles unless you notify us as required.

3. Age Limits

Age limits apply to drivers. We may refuse to pay a claim where the hirer does not meet our guidelines and has not been disclosed to us and accepted by us. Please refer to what is not covered for full details.

4. Disclosure

Your Duty of Disclosure is very important. If you have not satisfied your Duty of Disclosure we may be entitled to refuse to pay a claim and it can have consequences on your future cover.

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 return your policy within 14 days of the start of your insurance. You will receive a full refund of any premiums 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 policy.

How to apply for insurance

Complete our application form and forward it to your broker, representative or us. If your application is accepted, we will send you an Insurance Certificate that sets out details of the insurance you have taken out. Please keep this PDS and attach the Insurance Certificate to it.

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.

Your privacy

The Privacy Act 1988 seeks to ensure the confidentiality and security of your personal information. We are committed to ensuring your privacy. Our Privacy Policy, which details how we handle your personal information, is available at www.insuret.com.au

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 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. 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

All 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

What you are insured against

The cover selected by you for your vehicle and provided by this insurance is shown on your Insurance Certificate.

Comprehensive Cover

If your vehicle is accidentally damaged, stolen or damaged by fire during the period of insurance, we will at our option:

- pay the reasonable cost of repairing your vehicle;
- settle your claim on a total loss basis if it is damaged beyond economic repair. Our settlement will be based on the market value of your vehicle unless your Insurance Certificate indicates that we have agreed to an alternative basis of settlement for your vehicle;
- Settle your theft claim based on Market Value of your vehicle unless your Insurance Certificate indicates that we have agreed to an alternative basis of settlement for your vehicle
- If your vehicle is leased and is declared a total loss as a result of an accident or theft, we will payout the amount owing under the lease contract. We will not pay any arrears or amount which was overdue at the date of loss.

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

Third Party Property Damage Cover

We will cover you, the hirer and any authorised driver for 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, the hirer or the authorised driver was 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.

This insurance extends to also cover you, the hirer or authorised driver for legal liability arising out of the use of the vehicle which results in

death or bodily injury to another person 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 the 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;

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. 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.

When we will not pay under this section

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

- any claim arising from your vehicle, including any plant/equipment attached to your vehicle, being operated as a tool of trade, other than when being driven on a public road;
- 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;
- your employees;
- the hirer or authorised driver including any relative, friend or associate of the hirer or authorised driver;
- 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.

Additional benefits

Expedited settlement guarantee – applicable to Comprehensive Cover only

If your vehicle is declared a total loss, and provided that your premium has been paid in accordance with our agreed terms, we agree to settle your claim within 21 days of receipt of your claims documentation. If we do not settle within this timeframe we will pay your next month's lease payment for the damaged vehicle.

This benefit is subject to your lodgement of the following claims documentation within 3 working days from the date of accident:

- a collision / damage report;
- a copy of the front and rear of the hire agreement;
- one quote for repairs;
- a copy of the registration certificate.

Towing costs – applicable to Comprehensive Cover only

We will pay the reasonable cost of removing your vehicle to the nearest safe or secure place after it is damaged in an accident or recovered after theft.

Removal of debris

We will cover the costs reasonably incurred to clean up and remove any debris following an accident involving your vehicle. The most we will pay for this benefit is \$25,000 for any one accident and this benefit is subject to the application of any excess payable for the accident.

Employee use

The cover provided by this insurance is extended to include the use of your vehicles by your employees.

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 or air between places in Australia. General average may be applied in these situations when cargo that is being carried on a ship or plane is jettisoned to save the ship or remaining cargo from danger.

Legal representation

We may legally represent you, the hirer or the authorised 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.

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.

Excesses

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 excess 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 while 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:

- 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;
- any 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;
- loss or damage to your vehicle if it is not locked when not on hire and on your premises or in the immediate vicinity of your premises;
- loss or damage to your vehicle if it is not locked and stored in a securely locked garage or enclosed yard outside of your normal business hours;
- 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;
- loss or damage when your vehicle is being driven by any person who is under 21 years of age or over 75 years of age or who is not authorised to drive under the law in force in the place in which your vehicle is being driven. This exclusion will not apply to claims involving a person who is under 21 or over 75 years of age if:
 - that person is your employee or is shown to be a corporate rate customer on your Insurance Certificate; or

- we have provided the hirer with prior written authorisation for drivers who are not your employees or corporate rate customers.

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

- the hirer or authorised driver not complying with the terms of the hire agreement that they have signed. This exclusion will not apply to you.
- 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;
- within 2 business days 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:

- when requested by us, you must at your own expense, produce copies of all hire agreements, contracts, conditions of hire and any other documents relating to the claim that are in your possession or control;
- 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 your insurance cover on that vehicle will cease as soon as we accept liability and if the premium for that vehicle has been fully paid there will be no refund. If there is a portion of the annual premium for the vehicle still owing to us at the time of the incident this outstanding amount will be deducted from the claims settlement.

General conditions

Conditions of hire

Cover under this policy is subject to the conditions of hire shown on your Insurance Certificate.

Conduct of your business

You are required to observe and maintain the:

1. procedures and methods of conducting your business in the manner that you have disclosed to us in relation to the preservation of your vehicles;
2. minimum conditions of hire and methods 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.

Annual deposit premium

At the beginning of the period of insurance you are required to declare the total number and type of vehicles that are to be insured by this policy. An annual premium will be calculated based on the agreed unit cost and this premium can be paid at that time or else a deposit premium can be paid at the inception of the period of insurance with the balance being paid in equal instalments as agreed.

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 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.

authorised driver means the hirer and any additional driver who has been listed in the hire agreement agreed to by you and signed by the hirer and additional driver.

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.

hirer means a person who has entered into a hire agreement of a type that we have approved for the hire of a vehicle which is insured under this policy.

Insurance Certificate is the latest Insurance Certificate we send you. It includes details of the cover we are providing and the excess 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.

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 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 person or organisation shown in the Insurance Certificate as the insured. It also includes your 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. If your premium is subject to declaration, cancellation will not affect your obligation to supply us with the information necessary to permit calculation of your premium and to pay the amount of the premium applicable up to the date of cancellation.

This policy will be automatically cancelled when any instalment of premium has remained unpaid for a period of at least one month from the declaration due date.

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, available at 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. 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, FOS 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
Email address: info@fos.org.au

Financial Claims Scheme and compensation arrangements

We are 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 are 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 us are met within a stable, efficient and competitive financial system.

Because of this, the protection provided under the Financial Claims Scheme legislation applies in relation to us and the policy. If we were to fail and were unable to meet our 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 and the APRA hotline on 1300 13 10 60; and

We are exempted by the Corporations Act 2001 from the requirement to meet the compensation arrangements Australian Financial Services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

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 monthly premium instalment remains unpaid for more than 14 days from the monthly 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.

Vehicle declaration requirement

You are required to notify us of any vehicles that you have acquired, or disposed of, after the inception or renewal of your insurance. If you are paying your premium monthly you must provide these details in writing in the form of a monthly declaration. If you have paid an annual premium you must notify us as soon as the change happens.

There is no cover for newly acquired vehicles unless you have provided us with this notice.

In cases where a vehicle is automatically included into a mixed fleet that consists of both Comprehensive Cover and Third Party Property Damage Cover only covers the protection provided by this insurance will be restricted to Third Party Property Damage Cover only until such time as you provide us with notification of the acquisition and request that the vehicle be insured comprehensively.

Your premium is calculated by us based on the fleet declarations made by you. This calculation takes into account the difference between the number of vehicles added and the number deleted during the declaration period. This is then multiplied by the agreed unit cost and applied on a pro rata basis to the end of the declaration period. You are required to pay this premium in advance.

Contacting us

Phone (07) 3239 7000
Fax (07) 3239 7001
Email info@insuret.com.au
Website www.insuret.com.au
Write to Insuret Pty Ltd
PO Box 779
Spring Hill QLD 4004