



**BLUE
ZEBRA**
INSURANCE

COMMERCIAL MOTOR INSURANCE

COMBINED POLICY WORDING,
PRODUCT DISCLOSURE STATEMENT (PDS)
AND FINANCIAL SERVICES GUIDE (FSG)

Effective Date: 5 October 2021

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INTRODUCTION

About this Product Disclosure Statement

This Product Disclosure Statement (PDS) is an important document. You should read it carefully before making a decision to purchase this product.

This PDS will help you to:

- decide whether this product will meet your needs; and
- compare this product with other products you may be considering.

The information contained in this PDS is general information only. It is important you read your policy to ensure you have the cover you need.

Any terms in this PDS that are in bold are words that have a particular defined meaning. You should refer to the 'Definitions' section of this document to obtain the full meaning of such terms.

Headings have been included for ease of reference, but do not form part of the **policy**.

This PDS is made up of two parts:

- important information (beginning on **page 5**); and
- **policy** wording (beginning with the section 'what **you** are covered for' on **page 9**) – terms and conditions of the cover provided.

This Combined Policy Wording and PDS was prepared on **12 August 2021**.

Updating this PDS

Certain information in this PDS may change from time to time. If the updated information is not materially adverse from the point of view of a reasonable person deciding whether or not to purchase this product, a paper copy of the updated information will be available free of charge upon request, by contacting **your** intermediary or by contacting **us** using **our** contact details on the back page of this PDS.

Please note that **we** may also choose to issue a new or supplementary PDS in other circumstances.

About Blue Zebra

Blue Zebra Insurance Pty Ltd (BZI, **we**, **us** or **our**) ABN 12 622 465 838, Australian Financial Services (AFS) Licence Number 504130, is an insurance underwriting agency and holds an AFS Licence to issue and provide general advice on general insurance products.

BZI issues and administers the **policy**. BZI acts under a binding authority for the **insurer** and not **you**.

About Youi

The **insurer** is Youi Pty Ltd (Youi), ABN 79 123 074 733, AFS Licence Number 316 511.

Youi Pty Ltd is an Australian registered company and is a wholly

owned subsidiary of Youi Holdings Pty Ltd, a subsidiary of OUTsurance Insurance Holdings Pty Ltd part of the Rand Merchant Investment Holdings (RMIH) Group.

Youi is a registered general insurance company and is regulated by the Australian Prudential Regulation Authority (**APRA**) and Australian Securities and Investment Commission (ASIC), a member of the Insurance Council of Australia (ICA) and a signatory to the General Insurance Code of Practice.

Youi's contact details are:

Phone: 13 YOUI (9684)

+61 7 3719 4800

Email: info@youi.com.au

Mail: PO Box 849, Buddina, QLD 4575

Financial claims schemes

The **insurer** of this **policy**, Youi, is an insurance company authorised under the Insurance Act 1973 (Cth) to carry on general insurance business in Australia. As such, they are subject to prudential requirements and standards, regulated by the Australian Prudential Regulation Authority (**APRA**).

This **policy** may be a protected **policy** under the Federal Government's Financial Claims Scheme (**FCS**) which is administered by **APRA**.

The **FCS** may apply in the **event** that a general insurance company becomes insolvent. If the **FCS** applies, a person who is entitled to make a claim under this insurance **policy** may be entitled to a payment under the **FCS**. Access to the **FCS** is subject to eligibility criteria.

Further information about the **FCS** can be obtained at www.fcs.gov.au

How to apply for this policy

Throughout this document when **we** are referring to **your** insurance broker or adviser, **we** simply refer to them as **your** intermediary.

If **you** are interested in buying this product or have any inquiries about it, **you** should contact **your** intermediary who should be able to provide **you** with all the information and assistance **you** require.

If **you** are not satisfied with the information provided by **your** intermediary, **you** can contact **us** at the address or telephone number shown on the back cover of this document. However, **we** are only able to provide factual information or general advice about the product. **We** do not give advice on whether the product is appropriate for **your** personal objectives, needs or financial situation. Therefore, **you** should carefully read this document before deciding whether to purchase this product or not.

Our contract with you

You must pay **us** or **your intermediary** the agreed premium by the date due, to ensure there is cover under this policy. If **we** accept a claim under this policy, **you** will always need to pay **us** the premium due. **Your policy** is a contract of insurance between **you** and the **insurer** and contains all the details of the cover that **we** provide.

Your policy is made up of:

- this PDS, which incorporates the **policy** wording, including the 'What **you** are covered for' section on **page 9**. The **policy** wording tells **you** what is covered, sets out the claims procedures, exclusions and other terms and conditions of cover;
- **your policy schedule** issued by **us** for the relevant **period of insurance**. The **policy schedule** is a separate document unique to **you**, which shows the insurance details relevant to **you**. It includes any agreed changes, exclusions, terms and conditions made to suit **your** individual circumstances; and
- any written endorsement to this PDS (including a Supplementary PDS) or your policy schedule, that is issued by us to you.

This document is also the PDS for any offer of renewal **we** may make, unless **we** tell **you** otherwise. Please keep **your policy** documents in a safe place.

Unless stated otherwise in the policy, if there is more than one insured on the **policy**, then anything which any of the insureds says, does or omits to advise to **us**, applies to and affects the rights of all of the insureds.

Confirmation of transactions

If **you** need to clarify any of the information contained in this PDS, wish to confirm a transaction or **you** have any other queries regarding **your policy**, **your** first point of contact is **your** intermediary. However, if **you** would like to contact **us** directly, please use the contact details on the back cover.

General Insurance Code of Practice

The insurer is a signatory to the General Insurance Code of Practice ('**code**') and BZI also proudly supports the **code**.

The **code**, which is written in plain English, sets out the standards that general insurers must meet when providing services to their customers, such as being open, fair and honest.

It also sets out timeframes for insurers to respond to claims, complaints and requests for information from customers.

The **code** covers many aspects of a customer's relationship with their insurer, from buying insurance to making a claim, to providing options to those experiencing financial hardship, to the process for those who wish to make a complaint.

A copy of the General Insurance Code of Practice can be found at www.codeofpractice.com.au

Motor Vehicle Insurance and Repair Industry Code of Conduct

The insurer is a signatory to the Motor Vehicle Insurance and Repair Industry Code of Conduct ('**code of conduct**') and BZI also proudly supports the **code of conduct**.

The **code of conduct** is intended to promote transparent, informed, effective and co-operative relationships between smash repairers and insurance companies based on mutual respect and open communication.

Complaints

If **you** have a complaint about this product or about a service **you** have received from **us**, please contact **your** intermediary to initiate the complaint with **us**. If **you** are unable to contact **your** intermediary, **you** can contact **us** directly on 1300 171 531 or via compliance.manager@bzi.com.au

We will respond to **your** complaint within 15 working days. If **you** are not satisfied with **our** response, **you** may have the matter reviewed through **our** internal dispute resolution process, which is free of charge. **We** will provide **you** with the outcome of the dispute resolution process within 30 calendar days after receiving the complaint.

If **you** are not satisfied with the outcome of the dispute resolution process and would like to take the complaint further, **you** may refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to **you**, for matters falling within AFCA's rules.

Their contact details are:

Website: afca.org.au
Email: info@afca.org.au
Freecall: 1800 931 678

In writing to: The Australian Financial Complaints Authority,

Cooling-off period

After **you** apply for (or renew) a BZI product and **you** have received the PDS, **you** have **30 days** to check that the **policy** meets **your** needs. Within this time **you** may cancel the **policy** and receive a full refund of any **premiums** paid (less any non-refundable government charges, taxes and levies that **we** have paid and are not recoverable), unless:

- **you** have made a claim or become entitled to make a claim under **your policy**; or
- **you** have exercised any right or power **you** have in respect of your **policy** or the **policy** has ended.

Your request needs to be provided to **us** via **your** Intermediary.

You can cancel **your policy** at any time after the cooling-off period. Please refer to 'Cancellation' under the General Terms and Conditions section beginning on **page 34**.

Goods and Services Tax (GST)

You must advise **us** of **your** correct input tax credit percentage (**your** entitlement to GST credits on **your** insurance premium), where **you** are GST registered as a business and have an Australian Business Number.

We will not indemnify **you** for any GST **liability**, fines or penalties that arise from or are attributable to **your** failure to notify **us** of **your** entitlement (or correct entitlement) to an input tax credit on the **premium**.

The **sum insured** values that **you** choose should exclude GST and all dollar amounts in this PDS are exclusive of GST unless stated otherwise.

In the **event** of a claim, if **you** are not registered for GST, **we** will reimburse **you** the GST component, in addition to the amount **we** pay **you**. If **you** are registered for GST the amount that **we** are liable to pay under this **policy** will be reduced by the amount of any input tax credit that **you** are or may be entitled to claim for the supply of goods or services covered by that payment.

If **you** are unsure about the taxation implications of this **policy**, **you** should seek advice from **your** accountant or tax professional.

How we determine your premium

The amount of **your premium** is determined by taking a number of different factors into account.

It is important for **you** to know that the **premium** varies depending on the information **we** receive from **you** about the risk to be covered by **us**. Based on **our** experience and expertise, **we** decide what factors increase **our** risk and how they should impact on the **premium**.

For this product the following are some of the factors that are taken into consideration when determining the appropriate **premium**:

- the nature of business use for **your vehicle**;
- the value of **your vehicle**, including any non-standard **modifications**;
- or accessories that have been added to it;
- where the **vehicle** is parked overnight;
- the details of any disclosed drivers of **your vehicle**, including their age, driving experience and claims history;
- the level of cover you have chosen and whether **you** have chosen any optional covers or not;
- the **excess you** have chosen.

Your intermediary can arrange for **you** to be provided with a quote for a **premium**. **You** will need to supply all **your** relevant details to **your** intermediary to enable **us** to calculate **your premium**.

Any fees **we** charge for roadside assistance under the 'Roadside Assistance' optional cover will be shown separately on **your policy schedule** and are not considered to be part of **your premium**.

Another important thing to know is that **your premium** also includes amounts that take into account **our** obligation to pay any relevant compulsory government charges, taxes or levies (e. g. Insurance Duty, GST or Emergency Services Levy) in relation to **your policy**.

Roadside assistance fees will include an amount for GST. These amounts will be set out separately on **your policy schedule** as part of the total amount due for the **policy**.

Also, minimum **premiums** may apply. Any discounts or entitlements may be subject to rounding and only apply to the extent any minimum **premium** is not reached.

BZI may also add an agency fee to the **premium** that is charged, and this will be shown on **your policy schedule**. The agency fee will only be refunded when the **policy** is cancelled within the cooling-off period (see **page 5**) or where the cancellation is effective from the start date of the **period of insurance**.

Your duty of disclosure

Before **you** enter into this contract of insurance, **you** have a duty of disclosure under the *Insurance Contracts Act 1984* (Cth).

If **we** ask **you** questions that are relevant to **our** decision to insure **you** and on what terms, **you** must tell **us** anything that **you** know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until **we** agree to insure **you**. **You** have the same duty before you renew, extend, vary or reinstate an insurance contract. **You** do not need to tell **us** anything that:

- reduces the risk **we** insure **you** for;
- is common knowledge;
- **we** know or should know as an insurer; or
- **we** waive **your** duty to tell **us** about.

If you do not tell us something

If **you** do not tell **us** anything **you** are required to tell **us**, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if **you** make a claim, or both.

If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

Renewal, extension, reinstatement or variation

A different duty of disclosure may apply in these circumstances. **We** will inform **you** of the duty of disclosure which applies when **you** renew, extend, reinstate or vary **your policy**.

How to pay your premium

There are three ways that **you** can pay **your premium**:

- an annual payment to **your** intermediary;
- if provided, an annual payment directly to **BZI** from **your** credit card or from **your** bank account which can be arranged by **you** or **your** intermediary; or
- if provided, in monthly instalments by automatic deduction from **your** credit card or from **your** bank account which can be arranged by **you** or **your** intermediary.

You must pay **your premium** in the manner set out on **your policy schedule**.

How to pay your premium via your intermediary

If **you** are paying **your** annual **premium** via **your** intermediary, **you** must pay them by the due date shown on **your policy schedule**. If **your premium** is unpaid after the due date **we** may be entitled to reduce or refuse to pay a claim or cancel this policy.

How to pay your annual premium directly to BZI

If **you** are paying **your** annual **premium** directly to **BZI**, **we** will deduct **your** annual **premium** from **your** nominated bank account or credit card within three business days after the day the details of the credit card or bank account have been provided to **us**.

If an attempt to deduct **your** annual **premium** is dishonoured for any reason, **we** will notify **you** and/or **your** intermediary and provide details on:

- any actions required by **you**; and
- when **we** will next attempt to deduct the annual **premium**.

After three unsuccessful attempts to deduct the annual **premium**, **we** may cancel this policy. **We** will send a notice to **you** and/or **your** intermediary with details of the action **we** intend to take and when the cancellation will become effective.

How to pay your instalment premium

We will deduct **your** instalment **premium** each month from **your** nominated bank account or credit card on the day of the month shown on **your policy schedule** as **your** payment date (or the next business day if **your** payment date falls on a weekend or public holiday in any given month).

When **you** renew **your** policy, **we** will continue to deduct **your** instalment **premiums** for **your** renewed policy on the same day of the month, unless **you** tell **us** otherwise.

Further details of **your** instalments are shown on **your policy schedule**.

If any instalment **premium** is dishonoured for any reason, **we** will notify **you** and/or **your** intermediary and provide details on:

- any actions required by **you**; and
- when **we** will next attempt to deduct that instalment **premium**.

After three unsuccessful attempts to deduct a given instalment **premium**, **we** may cancel this policy. **We** will send a notice to **you** and/or **your** intermediary with details of the action **we** intend to take and the date of cancellation.

In the event that **you** fail to make any of **your** instalment **premium** payments when they are due, **you** may be responsible for any administration or dishonour fees which may be charged by **your** financial institution.

We are entitled to deduct any unpaid **premium** instalments from any amount **we** pay under a total loss claim.

We may not pay a claim under this policy if, at the time the claim occurred, any instalment of **premium** has remained unpaid for 14 days or more.

You must tell **us** if **your** nominated bank account or credit card details change. To ensure your cover is not affected, **you** must do this no later than 7 days before **your** next instalment is due.

If **your** policy has been included as part of a 'package' of **BZI** policies then the instalment **premiums** for all policies on that package will be

combined and one instalment will be collected on each instalment date. The details of the combined instalment schedule for the package will be shown on **your** package schedule which **your** intermediary should provide to **you**.

If an instalment for a package is dishonoured for any reason then the approach detailed above will apply to all policies in that package. In particular, after three unsuccessful attempts to deduct a given instalment **premium** for a package, **we** may cancel all policies in the package. **We** will send a notice to **you** and/or **your** intermediary with details of the action **we** intend to take and the date of cancellation.

Renewal

At least 14 days before the policy expires **we** will provide **you** a notice, offering **our** renewal terms, or explaining the reason for not renewing your policy. If we offer to renew **your policy**, **you** are not obliged to renew the policy with **us**. **We** encourage **you** to review the new **sum insured** amounts and coverages to make sure they continue to meet **your** needs.

If **your** nominated method of paying your premium is by direct debit, and **you** decide to renew this policy, then **we** will continue to debit **your** nominated bank account or credit card for the remainder of the **period of insurance**. If **you** pay **your premium** annually, **you** must pay the full amount by the due date shown on **your** renewal invitation in order for cover to continue into the renewed **period of insurance**.

This PDS (together with any amendments, updates or endorsements that **we** give **you** in writing) also applies for any offer of renewal **we** make, unless **we** tell **you** otherwise or provide **you** with a new updated PDS.

Your cooling-off period applies on each renewal. See 'Cooling-off period' for details.

Each renewal is a separate contract and not an extension of the prior contract.

Privacy

How BZI manages your personal information

BZI complies with Australian privacy law, including the Privacy Act 1988 (Cth).

How we collect your details

We usually collect personal or sensitive information, about **you** (**'your details'**) directly from **you** or **your** intermediary. **We** may also collect it from other third parties such as **our** agents and service providers, other **insurers** and insurance reference bureaus, people who are involved in a claim or assist **us** in investigating or processing claims, including third parties claiming under **your policy**, witnesses and medical practitioners, third parties who may be arranging insurance cover for a group that **you** are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Before giving **us** personal information about another person, please make them aware of this privacy notice or refer that person to **our**

privacy policy which is referred to below.

Why we collect, use and disclose your details

We collect, disclose and handle information, and in some cases personal or sensitive information, about **you** (**'your details'**) to assess applications, administer policies, contact **you**, enhance **our** products and services and manage claims (**'purposes'**). If **you** do not provide **your** information, **we** may not be able to provide **you** with **our** services or do those things listed above. By providing **us**, **our** representatives or **your** intermediary with **your** details, **you** consent to **us** using, disclosing to third parties and collecting from third parties **your** details for the **purposes**.

Laws authorising or requiring **us** to collect information include the *Insurance Contracts Act 1984*, *Autonomous Sanctions Act 2011*, *A New Tax System (Goods and Services Tax) Act 1999* and other financial services, crime prevention, trade sanctions and tax laws.

Who we may disclose your details to (including overseas disclosure)

We may disclose **your** details for the **purposes** noted above to relevant third parties including **your** intermediary, affiliates of BZI, Youi, other **insurers** and reinsurers, **our** service providers, **our** business partners, health practitioners, **your** employer, parties affected by claims, people investigating or assisting **us** in claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

BZI's privacy policy, available at www.bzi.com.au, provides further information and lists service providers, business partners and countries in which recipients of **your** details are likely to be located. It also sets out how **we** handle privacy complaints and how **you** can access or correct **your** details or make a complaint.

How Youi manages your personal information

Your privacy and the security of your personal information is extremely important to Youi. Youi is committed to protecting the privacy of your personal information and handling it in a responsible manner in accordance with Australian privacy law, including the Privacy Act 1988 (Cth).

Youi collects personal information when you deal with them, their agents and other companies in their business group, as well as suppliers that act on Youi's behalf. Youi uses your personal information so that it can do business with you. That includes issuing and administering Youi's products and services and claims.

Youi may send your personal information overseas. The locations they send it to can vary but include New Zealand and South Africa. For more detail about how Youi handles your personal information, read Youi's Privacy Policy at youi.com.au or call Youi on 13 YOUI (9684) for a free copy. It's up to you whether you provide your personal information to Youi, but if you don't Youi might not be able to do business with you, and that could include paying a claim.

WHAT YOU ARE COVERED FOR

When you purchase this policy and pay or agree to pay us the premium for it, then this section details what this **policy** covers, which is dependent on the level of cover chosen as shown on **your policy schedule**. The cover that is provided under this **policy** should be read together with the 'General terms and conditions' section (**page 34**) and the 'General exclusions' section (beginning on **page 31**).

Comprehensive cover

If **your policy schedule** shows that **you** have selected Comprehensive cover then, subject to the terms, conditions, limits and exclusions of the **policy**, this policy covers during the **period of insurance** the following:

- Section One: **loss or damage** to or theft of **your vehicle**, and
- Section Two: third party legal liability.

Third Party Fire and Theft cover

If **your policy schedule** shows that **you** have selected Third Party Fire and Theft cover then, subject to the terms, conditions, limits and exclusions of the **policy**, this policy covers during the **period of insurance** the following:

- Section One: **loss or damage** to or theft of **your vehicle**, but cover is limited to **loss or damage** caused by fire, explosion, lightning or theft; and
- Section Two: third party legal liability.

Third Party Only cover

If **your policy schedule** shows that **you** have selected Third Party Only cover then, subject to the terms, conditions, limits and exclusions of the **policy**, this policy covers during the **period of insurance** the following:

- Section Two: **third party** legal **liability** only.

For a summary of benefits available to choose under this **policy**, please see the 'Benefits summary' section beginning on **page 15**.

Depending on the level of cover **you** choose, **we** also provide a range of 'additional benefits' (see the section beginning on **page 17**) and **you** may also be able to add some 'optional covers' (see the section beginning on **page 29** for more details on these covers and when they can be chosen).

Significant issues to consider

This policy contains **policy** exclusions, **policy** terms and conditions and **policy** limits and sub-limits that **you** should be aware of when deciding to purchase our product.

You should read the PDS and the rest of your **policy** carefully to make yourself aware of all the terms and conditions that apply to the various covers detailed within it. If **you** or someone else covered by this **policy** does not meet them, **we** may need to decline or reduce the

claim payment or cancel **your policy**.

Make sure you have the cover you need

Please ask **your** insurance intermediary if **you** are unsure about any aspect of this **policy** and discuss the appropriate cover for **your** needs.

You should also advise **your** intermediary to notify **us** as soon as possible when **your** circumstances change which are relevant to **your policy**.

If **you** do not tell **your** intermediary of these changes, in the **event** of **your vehicle** suffers **loss or damage**, **your sum insured** may not be adequate to cover a future claimed loss, or **you** may not have any cover under **your policy**.

About the value of your vehicle

Under this **policy** **we** may insure **your vehicle** for an **agreed value** or for its **market value**. **Your policy schedule** will show whether **your vehicle** is insured for an **agreed value** or **market value**. Unless otherwise stated the value of **your vehicle** in this **policy** will exclude GST (Please see the 'Goods and Services Tax' section on **page 5** for more details on how **we** will treat GST in the **event** of a claim).

Agreed value

When **your vehicle** is insured for **agreed value**, the **agreed value** will be shown on **your policy schedule** and is the amount **we** agree to insure **your vehicle** for. The **agreed value** includes the value of any **non-standard accessories** and **modifications** added to **your vehicle**, unless they are automatically covered under the additional benefit 'Unspecified **non-standard accessories** or permanently attached plant'. See the 'Non-standard **modifications** and accessories' section below for more details.

Market value

When **your vehicle** is insured for **market value**, if there is a claim on **your vehicle**, **we** will assess its **market value** as at the time of the incident giving rise to the claim, by considering:

- the condition of **your vehicle** and its age;
- any **non-standard accessories** or **modifications** added to **your vehicle** that have been specified on **your policy schedule** (see below for more details);
- local market prices for vehicles similar to **your vehicle**; and
- motor **vehicle** valuation guides that are commonly used by the motor industry in Australia.

Non-standard modifications and accessories

All accessories and **modifications** on **your vehicle** that are fitted as standard features or equipment by the manufacturer are automatically included in the **market value** or **agreed value**.

If **your vehicle** has **non-standard accessories** or **modifications** added to it (including those fitted by the manufacturer or dealer) then they may be automatically covered under the additional benefit 'Unspecified **non-standard accessories** or permanently attached plant', however this cover is limited to:

- the lesser of **\$5,000** or **25%** of the **vehicle's** value (**agreed value** or **market value**, whichever applies to **your policy**); only including
- accessories or modifications that do not enhance the performance of the **vehicle**, for example excluding any that:
 - increase the **vehicle's** power output or maximum speed;
 - improve the performance of the **vehicle's** steering and/or brakes;
 - lower the **vehicle's** suspension; or is designed for the **purposes** of racing.

Therefore, for cover in addition to the automatic cover under that additional benefit, any **non-standard accessories** or **modifications** must be notified to **us** and **we** must agree to insure them under this **policy**, in which case:

- they will be shown on **your policy schedule**, including the value that they have been insured for which is the most **we** will pay for that item in any one claim; and
- **we** may charge an additional **premium** or impose a **policy** condition; and
- all performance-enhancing **modifications** must be notified to **us** so **we** can determine as to whether we will agree to insure the **vehicle** including those **modifications** under this **policy**.

If we cannot insure it, we may need to cancel **your policy**.

SECTION ONE: LOSS OR DAMAGE TO AND THEFT OF YOUR VEHICLE

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

What you are covered for

Comprehensive cover

If your **policy schedule** shows that you have selected Comprehensive cover, then subject to its terms, this **policy** covers **loss or damage** to your **vehicle** that occurs during the **period of insurance**, including:

- fire, explosion or lightning;
- theft or attempted theft;
- collision;
- impact;
- **malicious damage** or vandalism; and
- storm, flood or hail.

Third Party Fire and Theft cover

If your **policy schedule** shows that you have selected **Third Party**, Fire and Theft cover, then subject to its terms, this policy covers **loss or damage** to your **vehicle** that occurs during the **period of insurance** but only where it is a direct result of one of the following:

- fire, explosion or lightning; or
- theft or attempted theft.

Third Party Only cover

Please note that no cover is provided under Section One: **Loss or damage** to or theft of your **vehicle** if your **policy schedule** shows that you have selected **Third Party** Only cover.

The most we will cover

If this **policy** covers more than one **vehicle**, the maximum amount we will pay for the total of all claims arising from one **event** under Section One is \$15,000,000 unless stated otherwise in your **policy schedule**. This includes any amounts paid for under the additional benefits section (beginning on page 17).

If your vehicle is not a total loss

If your **vehicle** is not a **total loss**, and it is safe to repair, then we will:

- repair your **vehicle**, or any part of it;
- replace any part of your **vehicle**; or
- pay you the reasonable costs of repairing or replacing your **vehicle**, or any part of it.

Sometimes, despite your **vehicle** not being a **total loss**, we won't be able to repair it, for example:

- if parts are needed for the repair and they are not reasonably available;
- if we're concerned about the pre-incident condition of your vehicle; or
- if we're concerned about the timing or conduct of the repair.

If that is the case, then the most we will pay is the lesser of:

- an amount equal to the reasonable cost of repair that you could access after a fair and diligent search of the repairer marketplace within a

reasonable geographical area from where you live; or

- the value of **your vehicle**, being:
 - the market value of your vehicle if your policy schedule shows that **your vehicle** is insured for **market value**; or
 - the agreed value of your vehicle if your policy schedule shows that **your vehicle** is insured for **agreed value**.

We may require your **vehicle** to be moved to allow for a comparative repair quote that we request.

If your vehicle is a total loss

If **your vehicle** is a total loss and someone else has a financial interest in it, then we will pay them to the extent of their interest first, and pay you any remainder, less any excess that applies.

The most **we** will pay if **your vehicle** is a **total loss** is:

- the market value of your vehicle if your policy schedule shows that your vehicle is insured for market value; or
- the agreed value of your vehicle if your policy schedule shows that your vehicle is insured for agreed value.

The settlement amount for the claim will be reduced by the following (where applicable):

- any **excess** that applies to the claim;
- any unpaid premium for the period of insurance that the claim occurred;
- the unused portion of registration fees and compulsory **third party** Insurance, to the extent such reduction is permitted by law;
- the wrecked value of **your** damaged **vehicle**, only if we agree you can keep it. The wreckage of **your vehicle** (including any **non-standard accessories**) will become **our** property. **We** will keep any proceeds from the sale of the wreckage.

The insurance cover on **your vehicle** will end at the time **we** declare **your vehicle** a **total loss**. **We** will not return the **premium** associated with the unexpired portion of the **period of insurance**, since our promise to you under **your policy** has been fulfilled.

What is not covered by Section One of this policy

See 'General Exclusions' to read more about section 54 of the Insurance Contracts Act (Cth) and how it applies to this policy.

Subject to section 54 of the Insurance Contracts Act 1984 (Cth), there is no cover under Section One of this policy for any loss or damage or liability, arising from or caused by or contributed to by any of the following:

Consequential loss

Consequential loss of any kind, including any financial expenses incurred as a result of someone not being able to use **your vehicle**.

Damage to tyres

Damage to tyres caused by the application of brakes or by road punctures, cuts or bursts, except as covered under the optional cover 'Roadside assistance' for Comprehensive cover if this has been added and is shown on **your policy schedule**.

Depreciation

Depreciation or wear and tear to **your vehicle** (or **substitute vehicle**) or any of its components.

Mechanical breakdown or failure

Mechanical or electrical breakdown, failure or breakage to **your vehicle** (or **substitute vehicle**) or any of its components, except as covered under the optional cover 'Roadside assistance' for Comprehensive cover if this has been added and is shown on **your policy schedule**.

Pre-existing damage

Pre-existing **damage**, or the costs of fixing faulty repairs which were done before the commencement of the **period of insurance** or as private repair work outside of this **policy**, whether by **you** or someone else.

SECTION TWO: LEGAL LIABILITY

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

What You are covered for

You and any Additional Insureds are covered if any of you are legally liable to pay compensation for:

- **damage** to other people's property or **liability** arising from that damage; or
- death or bodily injury;

as a result of an **accident** that occurs in Australia during the **period of insurance** caused by the use of **your vehicle**, if it is:

- registered for use on a public road; or
- a towed **vehicle** for which registration is not required by law.

We will also cover **liability** arising from property **damage** if **your vehicle** is mobile machinery that is exempt from registration, being used on a public road or on public property and carrying a legal permit for such use.

The most we will cover

The most we will pay for the total of all claims arising from one **event** under Section Two of this policy will be shown on **your policy schedule** as the limit of indemnity, being:

- \$30,000,000; or
- \$1,000,000 if **your vehicle** is being used for the transport of Dangerous Goods and complies with the Dangerous Goods **Code**; or
- the amount specified in **your policy schedule**.

What You are not covered for

See 'General Exclusions' to read more about section 54 of the Insurance Contracts Act (Cth) and how it applies to this policy.

Subject to section 54 of the Insurance Contracts Act 1984 (Cth), there is no cover under Section Two of this policy for any loss or damage or liability, arising from or caused by or contributed to by any of the following:

Death or bodily injury

Any **liability** arising from death or bodily injury:

- to **you**, any member of **your family** or any person who usually lives with **you**; or
- in respect of which **you** or the person responsible would be entitled to be compensated by any statutory or compulsory insurance policy, compensation scheme or fund at the time such **liability** is incurred, had that policy's terms been complied with, including maintaining the active registration status of the **vehicle**; or
- in respect of which insurance is required by virtue of any statutory workers' compensation scheme; or
- in respect of which **you** or the person responsible are wholly or partly covered in any way under any compulsory statutory insurance scheme or accident compensation scheme; or
- if **your vehicle** is registered in the Northern Territory of Australia.

Fines or punitive damages

Any penalties, fines or punitive, exemplary, multiple or aggravated damages, which a court awards against **you** or another person otherwise covered under this policy.

Mobile crane

Any **liability** caused by operating **your vehicle** as a mobile crane to lift anything. This exclusion does not apply to loading or unloading goods onto or

from **your vehicle**, by use of a crane mounted on the **vehicle**.

Property in care or control

Damage to any property owned by or in the care or control of a person covered under this policy. The following property is not subject to this exclusion:

- **employees'** or visitors' vehicles and their contents while in a carpark owned or operated by **you**; or
- any building that is both rented and occupied by **you**.

Territorial limits

Any claim brought in any country outside Australia, or in a court within Australia exercising the jurisdiction of a country other than Australia.

Tool of Trade

Any **liability** caused by any **vehicle** or Mobile Plant that is being used as a **Tool of Trade** other than allowed by **Tool of Trade** definition.

Trailer, caravan or vehicle under tow

Any **damage** to any **trailer, caravan** or disabled **vehicle** being towed by **your vehicle**, other than the limited cover given under Additional benefit '**Caravan and trailer** cover' (see **page 18**).

BENEFITS SUMMARY

Below is a summary of the coverage and benefits available under this **policy**. Please refer to the whole of this PDS, **your policy schedule**, and any written endorsement that makes up **your policy** for full details and applicable terms and conditions, limits and exclusions.

COVER	PAGE	COMPREHENSIVE COVER	THIRD PARTY FIRE AND THEFT COVER	THIRD PARTY ONLY COVER
Loss or damage or theft of your vehicle	11	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss or damage or theft of your vehicle Limited to fire, explosion, lightning or theft	11	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Third Party legal liability	13	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ADDITIONAL BENEFITS	PAGE	COMPREHENSIVE COVER	THIRD PARTY FIRE AND THEFT COVER	THIRD PARTY ONLY COVER
Accidental death benefit	17	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accidental misfuelling	17	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Artwork and signwriting	17	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automatic additions and deletions	18	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caravan and trailer cover up to \$2,000	18	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Limited to fire, explosion, lightning or theft	<input type="checkbox"/>
Chains, gates, ropes and tarpaulins	18	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child seat or baby capsule	18	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Limited to fire, explosion, lightning or theft	<input type="checkbox"/>
Completion of journey	19	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contractual liability	19	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Damage caused by uninsured vehicles	19	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Disabled driver <i>modifications</i>	20	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency repairs	20	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency service costs	20	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family travel expenses	21	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Finance gap cover	21	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funeral expenses	21	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Goods in transit	21	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hire vehicle following fire, theft or not-at-fault accident	22	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Limited to fire, explosion, lightning or theft	<input type="checkbox"/>
Hire vehicle insurance cover	22	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal costs	23	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Loading and unloading	23	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Movement of other vehicles	23	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
New for old replacement following total loss	23	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non owned vehicle liability	24	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Other party's interests	24	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal effects and tools	24	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preferred repairer excess rebate	25	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Re-keying and re-coding	25	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Removal of debris	26	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retrieval cost – no damage	26	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Returning your vehicle after repair	26	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Stamp duty for transfer of ownership	26	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Substitute vehicle – legal liability cover	27	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Towing and storage	27	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Limited to fire, explosion, lightning or theft	<input type="checkbox"/>
Towing disabled vehicles	27	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Trauma Counselling	28	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unspecified non-standard accessories or permanently attached plant	28	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vehicle being transported by ship	28	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OPTIONAL BENEFITS	PAGE	COMPREHENSIVE COVER	THIRD PARTY FIRE AND THEFT COVER	THIRD PARTY ONLY COVER
Hire vehicle following at fault accident	29	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roadside assistance	30	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Windscreen excess waiver	30	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ADDITIONAL BENEFITS

The following additional benefits may also be provided under this **policy**, subject to the level of cover **you** have chosen which will be shown on **your policy schedule**. Please refer to the table at the top of each additional benefit to determine whether it is provided under the level of cover **you** have chosen.

Unless stated otherwise in the sections below, these additional benefits will be paid in addition to any amount payable under the 'what **you** are covered for' section beginning on **page 9**.

Accidental death benefit

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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If the driver of **your vehicle** sustains a fatal injury as a result of an **accident** involving **your vehicle**, we will pay a death benefit of \$5,000 to the estate of the deceased driver.

The most we will pay in any one **period of insurance** is \$5,000.

Accidental misfuelling

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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We provide automatic cover for the accidental and involuntary filling of the fuel tank with inappropriate fuel for the insured **vehicle** for the reasonable costs of:

- draining and flushing the fuel tank on site using a specialist roadside **vehicle**; or
- recovery of the **vehicle**, the drivers and any non-fare paying passengers to the nearest repairer to drain and flush the fuel tank; and
- replenishing the fuel tank with the correct fuel.

We will not pay under this additional benefit for:

- any claim resulting from foreign matter entering the fuel system, except for diesel or petroleum;
- mechanical or component **damage** to **your vehicle**, whether or not caused as a result of misfuelling or the cost of hiring a **substitute vehicle** in the **event** mechanical or component **damage** is suspected or sustained; or
- any defect arising directly or indirectly as a result of misfuelling, or a defect which existed before the incident of misfuelling. The most we will pay under this additional benefit is:
 - \$5,000 for any one claim; and
 - \$10,000 in total in any one **period of insurance**.

Artwork and signwriting

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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We will pay the reasonable costs of reinstating any artwork, signwriting or fixed advertising material on **your vehicle** following **loss or damage** to **your vehicle**.

Automatic additions and deletions

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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We provide automatic cover for any additional **vehicle** purchased by **you** during the **period of insurance**, provided that:

- such vehicle is of a similar kind or nature to vehicles already covered under this **policy**;
- **you** notify **us** of any additional **vehicle** purchased by **you** or disposed of by **you**, within 30 days of its purchase or disposal; and
- **you** pay **us** any additional **premium** requested and agree to pay us any applicable **excess** if a claim is made against the **policy**.

The maximum **we** will pay in respect of **loss or damage** to any additional **vehicle**, is its **market value**, the amount **you** paid for it or \$150,000, whichever is less.

Caravan and trailer cover

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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We will pay for **damage** to any **caravan** or **trailer** that was attached to **your vehicle** at the time it was stolen or damaged.

We will not pay:

- if the **caravan** or **trailer** was not attached to **your vehicle** at the time the **damage** or **theft** occurred;
- for any contents, fixtures or equipment that is attached to, or being carried in or on the **caravan** or **trailer**.

The most **we** will pay under this additional benefit for any one claim is \$2,000 or the **market value**, whichever is the lesser.

Chains, gates, ropes and tarpaulins

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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We will pay the reasonable costs for the repair or replacement of any **damage** to chains, gates, ropes or tarpaulins which are attached to or within the **vehicle** at the time of the **loss or damage** or theft of **your vehicle**, up to maximum of \$5,000 any one **event**.

Child seat or baby capsule

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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If **you** have a child's seat or baby capsule and:

- it is stolen from within **your vehicle**; or
- it is damaged in an **accident** or fire whilst within **your vehicle**;

then **we** will pay for the **loss or damage** or theft, up to a maximum amount of \$500 for any one claim.

Completion of journey

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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We will pay up to \$7,500 for any one claim for the reasonable and essential costs incurred of:

- hiring another **vehicle** of similar make and model to complete the journey; or
- returning **your vehicle**'s driver and any non-fare paying passengers to the point of departure, or at **your** option transporting them to the driver's destination; and
- emergency accommodation for your driver and any non fare-paying passengers if the journey cannot be completed with the same day;

following **loss or damage**, if **your vehicle** cannot be safely driven or if **your** vehicle has been stolen. If **you** have incurred the costs and **we** are reimbursing **you** for them then **we** will need reasonable proof of the costs incurred (for example, a receipt for the taxi fare).

You may also be entitled to the reasonable costs associated with getting **your** vehicle returned to **you** – please refer to the additional benefits 'Returning **your** vehicle after repair' and 'Returning **your** stolen vehicle'.

Contractual liability

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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We will cover **you** or the driver of your **vehicle** for **liability for third party** property **damage** arising under any undertaking, or indemnity, given or contracted for by **you** provided that such **liability** would have attached under the **policy** in the absence of such an undertaking, or indemnity, or contract.

Damage caused by uninsured vehicles

COMPREHENSIVE <input type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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If your **policy schedule** shows that **you** have selected **Third Party** Fire and Theft cover or **Third Party** Only cover, **we** will pay for **loss or damage** to **your vehicle** caused by, or arising from, a collision with another vehicle (other than vehicles owned by **you** or under **your** control) provided that:

- the other driver is identified by full name, address and their vehicle's registration number; and
 - had no insurance cover in respect of **damage** caused by the vehicle they were driving, or we cannot establish this through enquiries we make within a reasonable timeframe; and
 - we agree they were substantially responsible for the collision; and
- **you** agree that **we** can recover any amount paid by **us** to **you** from the other driver on **your** behalf; and
- **you** agree not to take separate action without **our** written consent.

The maximum amount **we** will pay under this additional benefit for any one **event** is \$10,000, including any costs associated with towing and storage of **your vehicle** if it is unable to be driven following the **accident**.

Disabled driver modifications

COMPREHENSIVE THIRD PARTY FIRE AND THEFT THIRD PARTY COVER

We will pay up to \$10,000, less any amount payable by any statutory **accident** compensation insurance or medical fund, for the reasonable costs incurred to modify **your vehicle** or **your** driver's own private **vehicle**, if **your** driver is permanently disabled as a result of an **accident** involving **your vehicle**.

If **you** have incurred the costs and **we** are reimbursing **you** for them then **we** will need reasonable proof of the costs incurred (for example, a receipt for the taxi fare).

You may also be entitled to the reasonable costs associated with getting **your** vehicle returned to **you** – please refer to the additional benefits 'Returning **your** vehicle after repair' and 'Returning **your** stolen vehicle'.

Emergency repairs

COMPREHENSIVE THIRD PARTY FIRE AND THEFT THIRD PARTY COVER

If your vehicle:

- is involved in an **accident**;
- suffers malicious damage; or
- is stolen and subsequently recovered in a damaged condition;

then **we** will pay the reasonable costs for necessary emergency repairs to allow **you** to safely drive **your vehicle** or for it to be moved to a position of safety afterwards.

The most **we** will pay for any one claim is \$3,000 unless **you** have **our** approval before the emergency repairs are authorised or transportation arranged.

Emergency service costs

COMPREHENSIVE THIRD PARTY FIRE AND THEFT THIRD PARTY COVER

Following an incident involving **your vehicle** **we** will pay up to \$20,000 for **your** or your **vehicle's** driver's **liability** for charges imposed on **you** or them by the following authorities:

- fire brigade;
- police; or
- federal, state, territory or local government emergency services.

Family travel expenses

COMPREHENSIVE THIRD PARTY FIRE AND THEFT THIRD PARTY COVER

If **you** or **your vehicle's** driver is injured and hospitalised whilst driving **your vehicle** and the **event** is covered by this **policy**, **we** will pay reasonable costs for travel, accommodation, meals and related expenses for **you** or **your** driver's **family** to visit the injured driver in hospital.

The maximum **we** will pay under this additional benefit is \$3,000 during any one **period of insurance**.

Finance gap cover

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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If we settle a claim for the **total loss** of **your vehicle** under this **policy**, we will pay the sum of the difference between:

- **your vehicle's** insured value; and
- the amount owed by **you** or the legal owner of the **vehicle** under a valid hire purchase, leasing or other agreement for the **vehicle**, when the insured value is less than the amount owed under that agreement.

The most we will pay is 25% of the **market value** or the **sum insured** or the **agreed value**, as specified for the **vehicle** in **your policy schedule**, whichever is the lesser.

The amount payable under this additional benefit will be reduced by any:

- payments and interest in arrears at the time of **loss or damage**; or
- administration fees, or discounts in respect of finance discharge, including interest for the unexpired term of the agreement.

Funeral expenses

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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We will pay up to \$25,000 for funeral, burial or cremation expenses in the **event** of the death of the driver of **your vehicle**:

- arising out of an **accident** indemnified by this **policy** involving **your vehicle**: and
- occurring within twelve (12) calendar months from the date of the **accident**.

So long as the maximum benefit amount stated above is not exceeded, this additional benefit also extends to include transportation of the body of the deceased person and necessary travel by any immediate member of the deceased person's **family**.

Goods in transit

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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We will pay for **damage** to **your** goods or the goods of a **third party** whilst being carried or in **your vehicle** which has carrying capacity not exceeding five (5) tonnes as a result of a road accident causing **loss or damage** to **your vehicle**.

The maximum payable under this additional benefit is \$5,000 subject to an additional \$250 **excess** per **event**.

Hire vehicle following fire, theft or not-at-fault accident

COMPREHENSIVE
THIRD PARTY FIRE AND THEFT
THIRD PARTY COVER

If **your vehicle** is a sedan or station wagon or other goods carrying **vehicle** with a carrying capacity up to 5 tonnes and:

- it is stolen; or
- it is unable to be driven or is in need of repair due to a **not-at-fault accident** or fire; and
- **we** have accepted **your** claim under this **policy** for that **loss or damage** or theft; then

we will pay the reasonable **hire vehicle costs** incurred by **you** to hire a **vehicle** of similar make and model or carrying capacity until:

- **your vehicle** has been recovered or repairs have been completed; or
- **your** claim has been settled as a **total loss**.

You can choose one of the following options:

- **we** arrange the hire **vehicle** for **you** using one of **our** providers (if **we** have a provider with a suitable **vehicle** available within a reasonable distance of **your** location); or
- **you** arrange the hire **vehicle** yourself using a provider of **your** choice; or
- **we** will pay the actual costs **you** incur in making alternative travel arrangements.
- The most **we** will pay under this additional benefit is:
 - \$5,000 for any one claim; and
 - \$10,000 in total in any one **period of insurance**.

Hire vehicle insurance cover

COMPREHENSIVE
THIRD PARTY FIRE AND THEFT
THIRD PARTY COVER

If **you** are provided a hire **vehicle** under the ‘Hire **vehicle** following fire, theft or **not-at-fault accident**’ additional benefit or ‘Hire **vehicle** extension’ optional cover and **you** purchase Comprehensive cover or its equivalent for the hire **vehicle** with the hiring company, then in the **event you** have a claim for the hire **vehicle** during the **period of insurance we** may also provide insurance cover for the hire car for the period that it is hired under the claim.

The insurance cover provided under this additional benefit will depend on how the hire car is arranged, as defined in the table below:

SCENARIO	INSURANCE COVER FOR HIRE CAR
<p>We arrange the hire car for you using one of our hire car providers or</p> <p>We agree to your own choice of hire car provider</p>	<p>You arrange for insurance for the hire car directly through the hire car provider. We will then pay the additional daily cost of that insurance provided by the hire car provider (or their insurer).</p> <p>In the event you have a claim for the hire car during the period it is provided under a claim under this policy:</p> <ul style="list-style-type: none"> • you should lodge the claim with the hire car provider; and • pay them any applicable excess. <p>We will then pay:</p> <ul style="list-style-type: none"> • the difference in the excess charged by the provider (or their insurer) and the excess you would have paid under this policy had the definition of vehicle been extended to include the hire car; and • any other amount you are liable for as a result of a claim where: <ul style="list-style-type: none"> – the provider’s insurance arrangement does not cover your claim in whole or part (other than any excess payable); and

	<p>– liability that would have been covered under this policy if the definition of vehicle in this policy had been extended to include the hire car, so long as no limitation or exclusion under this policy applies.</p> <p>Other than as stated above, this policy does not extend to insure the hire car or its use in any other way.</p>
You choose your own hire car provider but we do not agree to that provider	No insurance cover is provided under this additional benefit. You are responsible for arranging and paying for insurance that covers the hire car directly with the provider.

Legal costs

COMPREHENSIVE
THIRD PARTY FIRE AND THEFT
THIRD PARTY COVER

We will pay for the reasonable legal fees and expenses incurred in defending any court proceedings arising from accidental **loss, damage** or **liability** covered by this **policy**. We must agree to them in writing before they are incurred.

We will not pay any legal fees or expenses relating to any criminal or traffic proceedings. When we seek reimbursement in the name of someone covered by this policy, at our expense, they will need to give us their reasonable assistance.

If we pay a claim and an element of the loss isn't covered by this policy, we may offer to attempt to recover that loss for you at the time we take steps to recover the loss that is covered. We can only do that if you agree to give us information and documents that support the loss, and if you agree with us about how that recovery will be handled. We may also ask you to contribute to the associated costs.

Loading and unloading

COMPREHENSIVE
THIRD PARTY FIRE AND THEFT
THIRD PARTY COVER

We will cover **you** if the accidental **damage** to someone else's property, or the liability arising from it, is caused by the loading and unloading of **your vehicle**. Cover does not extend to **damage** to the actual goods being loaded or unloaded.

Movement of other vehicles

COMPREHENSIVE
THIRD PARTY FIRE AND THEFT
THIRD PARTY COVER

We will pay for **your liability** for **damage** to **third party** property, or the liability arising from it, if caused by **you** or any other driver while doing work for you lawfully moving any **vehicle** parked in a position so as to prevent or impede the loading, unloading or legitimate passage of **your vehicle**.

New-for-old replacement following total loss

COMPREHENSIVE
THIRD PARTY FIRE AND THEFT
THIRD PARTY COVER

If **your vehicle** is declared a **total loss** and less than **24 months** has elapsed since the **vehicle** was originally registered, then **we** will replace **your vehicle** with a new **vehicle** of the same make, model and series (or similar if it is no longer available), including similar accessories, tools and spare parts (subject to local availability).

We will also pay the initial on-road costs associated with the replacement **vehicle**, including:

- 12 months' registration;
- 12 months compulsory **third party** insurance;

- statutory charges; and
- dealer delivery charges.

Prior to the delivery of the replacement **vehicle**, **you** will need to pay:

- any **excess** that applies to **your** claim; and
- any outstanding **premiums**;
- the value of your damaged vehicle only if we agree you can keep it; and
- the unused portion of registration fees and compulsory third-party insurance of the **total loss vehicle**, if requested by us and permitted by law in the location the claimed vehicle was registered.

We won't pay to buy or transfer any extended warranty product for the replacement vehicle.

Non owned vehicle liability

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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We will pay for **your liability** arising from the use of any vehicle that is:

- not owned or supplied by **you**; and
- being driven by **you** or by a person authorised by **you** in connection with **your** business.

Cover under this additional benefit is limited to liability arising from the use of that covered **vehicle**, in relation to a third party's property or a third party's loss. We will not pay for **your liability** for **loss**, destruction or **damage** to the vehicle being used itself.

Other party's interests

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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This **policy** includes the interests of financiers, lessors, or other parties who have a financial interest in your vehicle as specifically advised by **you** and noted on **your policy schedule**. The cover provided is subject to sections 48 and 49 of the Insurance Contracts Act 1984 (Cth).

Personal effects and tools

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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If **personal effects** and tools belonging to **you** or **your employees**, used in connection with **your** business, are:

- damaged in an **accident** involving your vehicle;
- **damaged** in a fire involving **your vehicle**;
- stolen from **your** locked **vehicle**; or
- stolen when **your vehicle** is stolen;

then **we** will pay **you** up to \$2,000 for the **loss** or **damage** to those items.

Preferred repairer excess rebate

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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If **your vehicle** requires repairs following an **accident** or **loss** that is covered under this **policy** and **we** have accepted that claim, if **you** choose to have the repairs performed by **our preferred repairer** in our network, then the **excess you** need to pay will be reduced by the '**Preferred repairer excess rebate**'.

The amount of the 'Preferred repairer excess rebate' will be shown on your policy schedule.

Please refer to the '**Excesses**' section on **page 36** for more information on the **excesses** that are payable under this **policy** and when and how they need to be paid.

When arranging the repairs for the **vehicle we** will tell **you** of any preferred repairers that would be suitable to perform the repairs so **you** can choose whether to receive this rebate by using one of them or choosing a repairer of **your** own choice (and forgoing this **excess** rebate).

You are not entitled to the **excess** rebate under this additional benefit if:

- there are no preferred repairers in **our** network that are within a reasonable distance of where **your vehicle** is normally parked overnight; or
- **your vehicle** requires a specialist repairer to repair the **damage** and there are no such specialist repairers on **our preferred repairer** network; or
- after repairs have been started at one of **our preferred repairers you** decide that **you** would like another repairer (that is not part of **our preferred repairer** network) to complete the repairs;
- **we** settle the claim for **your vehicle** as a **total loss**; or
- the claim is only for **damage** to **your vehicle's** windscreen, window glass, mirror glass, or sunscreen glass and is not covered under the optional cover 'Windscreen **excess** rebate'.

Note: for **Third Party Property Damage** cover this additional benefit is only available for claims where repairs are performed under the '**Damage** caused by **uninsured vehicles**' additional benefit.

Re-keying and re-coding

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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If the keys to **your vehicle** are:

- lost or stolen; or
- **damaged** or destroyed; or
- there are reasonable grounds to believe **your** keys may have been illegally duplicated or their security code compromised; then **we** will pay for the replacement of the keys and, if necessary, to re-code the locks on **your vehicle**.

The most **we** will pay under this additional benefit is \$5,000 per **vehicle** to a maximum of \$20,000 per **event** once the basic **excess** on the **policy** has been applied.

We will not pay under this additional benefit if:

- the keys have been stolen and **you** have not reported it to the police within three days of the incident unless there are extenuating circumstances; or
- the keys have been stolen by an employee, a **family** member, invitee or someone who lives with **you** or them.

Removal of debris

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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We will pay up to \$50,000 for the cost necessarily incurred by **you** or **your vehicle's** permitted driver, in the clean-up and removal of debris arising from the use of **your vehicle** including debris from:

- goods falling from **your vehicle**; or
- the spillage, escape, or explosion of goods being carried by **your vehicle**.

Retrieval cost – no damage

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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We will pay for the costs of recovery or removal of **your vehicle** following it becoming unintentionally immobilised on a work site or in a physical situation whilst being used as part of the Insured's normal business operations.

The maximum we will pay under this additional benefit is \$5,000 per **vehicle** to a maximum of \$20,000 for any one **period of insurance**.

We will not pay where immobilisation occurs as a result of electronic, electric or mechanical failure or malfunction or normal wear and tear. No **excess** will apply if no other **loss or damage** has occurred to **your vehicle**.

Returning your vehicle after repair

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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If **your vehicle** requires repairs following an **accident** or **loss** that is covered under this **policy** and we have accepted that claim, we will choose to either:

- pay **you** the reasonable costs of travel to:
 - get from the repairer's premises to **your** home, work or a hire car provider (if the hire car is provided under this **policy**) after dropping the **vehicle** off to be repaired; and
 - get from **your** home, work or a hire car provider (if the hire car is provided under this **policy**) to the repairer's premises to collect **your vehicle** after the repairs have been completed; or
- arrange to have **your vehicle** delivered to **you** after the repairs have been completed.

Note: for **Third Party** Fire and Theft Cover and **Third Party** Cover this additional benefit is only available for claims where repairs are performed under the '**Damage** caused by **uninsured vehicles**' additional benefit.

Stamp duty for transfer of ownership

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input type="checkbox"/>	THIRD PARTY COVER <input type="checkbox"/>
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If a claim on **your vehicle** is settled as a **total loss**, we will help pay the stamp duty and transfer fee that are due on the transfer of ownership of a replacement **vehicle** into **your** name, unless that duty or fee is absorbed by the seller under the contract of sale. The amount we will pay will be based on the insured value of **your vehicle** immediately before the **loss or damage**.

Substitute vehicle – legal liability cover

COMPREHENSIVE THIRD PARTY FIRE AND THEFT THIRD PARTY COVER

If **you** or an **Additional Insured** are using a **substitute vehicle**, then **you** or they are covered for legal **liability** for accidents caused by or arising out of the use of the **substitute vehicle** in the equivalent manner as the use of **your vehicle** is covered under Section Two: Legal **liability** on **page 13**. This means the cover is subject to the equivalent conditions, limits and exclusions relevantly stated in this **policy**.

If **we** agree to pay a claim for legal **liability** under this additional benefit the most **we** will pay for a single **event** or series of related **events** is \$30,000,000.

You are not covered for legal **liability** under this additional benefit when:

- **we** have already accepted a **total loss** claim for **your vehicle**; or
- to the extent of the statutory coverage, **you** or the person responsible are covered under any compulsory statutory insurance scheme or accident compensation scheme; or
- the **substitute vehicle** is unregistered and should have been registered by law, subject to your rights under the Insurance Contracts Act 1984 (Cth).

We will not pay for:

- any **loss or damage** to the **substitute vehicle**. Cover under this additional benefit is limited to:
 - one **substitute vehicle** at any point in time; and
 - the **substitute vehicle** being driven by **you** or an Additional driver.

Towing and storage

COMPREHENSIVE THIRD PARTY FIRE AND THEFT THIRD PARTY COVER

If **your vehicle** is involved in an **accident** or is stolen, **we** will pay:

- the reasonable costs for **your vehicle** to be towed to a repairer, place of safety or any other place which **we** agree to; and
- the reasonable costs of returning the **vehicle** to **you** following its repair or recovery.

Towing disabled vehicles

COMPREHENSIVE THIRD PARTY FIRE AND THEFT THIRD PARTY COVER

We will pay for **your liability** arising from **damage** caused to **third party** property occasioned whilst **your vehicle** is towing any disabled **vehicle** provided the disabled **vehicle** is not being towed for reward or financial gain.

Trauma counselling

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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We will pay the reasonable costs for counselling for **you**, **your** drivers or the **family** of **you** or **your** drivers following:

- **your** death if it arose from the **accident** which caused the **loss or damage** to **your vehicle**; or
- the death of **your** driver if it arose from the **accident** which caused the **loss or damage** to **your vehicle**; or
- the death of any other person if it arose from the **accident** which caused the **loss or damage** to **your vehicle** and either **you** or **your** driver was present at the **accident** scene when it occurred.

The maximum **we** will pay for trauma counselling is \$5,000 per **event**. The trauma counselling must be directly arranged by **us**.

This additional benefit is only provided to the extent that any payment does not comprise medical expenses which **we** are prohibited from providing cover for under the Health Insurance Act 1973 (Cth) or the Private Health Insurance Act 2007 (Cth), either as amended or replaced from time to time.

Unspecified non-standard accessories or permanently attached plant

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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If **your vehicle** suffers **loss or damage** **we** will pay the reasonable costs to repair or replace any **non-standard accessories, modifications** or permanently attached plant, that are not listed on **your policy schedule**, up to a limit of 25% of the **vehicle's** value (**agreed value** or **market value**, whichever is shown on **your policy schedule**) or \$5,000, whichever is the lesser.

Vehicle being transported by ship

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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If **your vehicle** is being transported by ship within Australian territorial waters, **we** will pay **your** contribution for:

- any general average charges (general average means that if a ship's captain finds it necessary to sacrifice some of the cargo to save the ship, the owners of the remaining cargo must contribute towards the **loss** suffered by the other owners); or
- any salvage charges (the costs associated with recovering a marooned or disabled ship);

if such maritime conditions apply.

It is not necessary for **your vehicle** to be damaged for **you** to be liable for these costs.

OPTIONAL COVERS

You can ask us to add one or more of the following optional covers to **your policy**, depending on the level of cover that **you** have chosen and that is shown on **your policy schedule**. Please refer to the table at the top of each optional cover to determine whether it can be added under the level of cover **you** have chosen.

If **you** do ask us to add one or more of these optional covers and **we** agree then **we** will require an additional **premium** and the details of the optional cover added will be shown on **your policy schedule**. If these optional covers are not shown on **your policy schedule** then they have not been added to **your policy** and the coverage described in this section does not apply.

This section shows what is covered under each of these optional covers if they have been added to **your policy**, and what limitations or exclusions there are. In addition, the terms in the 'General exclusions' section beginning on **page 31** should also be referred to when determining whether any additional cover will be paid under a claim.

Hire vehicle following at-fault accident



If **your vehicle** is a sedan or station wagon or other **vehicle** with a carrying capacity up to 5 tonnes gross vehicle mass and:

- it is unable to be driven or is in need of repair; and
- **we** have accepted **your** claim under this **policy** for that **loss or damage**;

then **we** will pay the reasonable **hire vehicle costs** incurred by **you** to hire a **vehicle** of similar make and model or carrying capacity until;

- **your vehicle** has been recovered and any required repairs have been completed; or
- **your** claim has been settled as a **total loss**.

You can choose one of the following options:

- **we** arrange the hire **vehicle** for **you** using one of **our** providers (if **we** have a provider with a suitable **vehicle** available within a reasonable distance of **your** location); or
- **you** arrange the hire **vehicle** yourself using a provider of **your** choice; or
- **we** will pay the actual costs **you** incur in making alternative travel arrangements (over and above what **you** would have ordinarily incurred).

The most **we** will pay under this additional benefit is:

- \$5,000 for any one claim; and
- \$10,000 in total in any one **period of insurance**.

We may also provide insurance cover for the hire **vehicle** provided under this optional cover – please see the additional benefit 'Hire **vehicle** insurance cover' for more details.

Roadside assistance

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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If **you** have selected Comprehensive cover then **you** may be able to add BZI Roadside Assistance by paying us an additional **premium**, in which case it will be shown on **your policy schedule** as being included.

BZI Roadside Assistance is provided by one of Australia's leading emergency assistance providers and offers 24-hour, 7-day assistance Australia-wide, including the following benefits (subject to conditions and limits):

- minor repairs following a breakdown;
- assistance with changing flat tyres;
- towing **your vehicle** to the nearest mechanical workshop or repairer;
- getting **your vehicle** started after minor issues with **your** battery.

BZI Roadside Assistance may not be available for all vehicles, for example based on the type of **vehicle** or its age. If **your vehicle** is not eligible for BZI Roadside Assistance then this optional cover will not be offered.

The provision of BZI Roadside Assistance is subject to the BZI Roadside Assistance Terms and Conditions, which specify the benefits provided, including any conditions, limitations or exclusions. If **you** purchase this optional cover then the BZI Roadside Terms and Conditions should be provided to **you** by **your** intermediary alongside the rest of the documentation supporting this **policy**. They can also be provided by **your** intermediary prior to purchase if **you** are interested in understanding more about this optional cover.

Windscreen excess waiver

COMPREHENSIVE <input checked="" type="checkbox"/>	THIRD PARTY FIRE AND THEFT <input checked="" type="checkbox"/>	THIRD PARTY COVER <input checked="" type="checkbox"/>
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If there is an incident where the only **loss or damage** to **your vehicle** is for the following item:

- windscreen;
- window glass;
- mirror glass; or
- sunscreen glass;

then **you** can claim for **loss or damage** to that item on **your vehicle** during the **period of insurance** without the application of any **excess**. Note: the **Preferred repairer excess** rebate additional benefit is not available for this optional cover.

GENERAL EXCLUSIONS

We will take into account section 54 of the Insurance Contracts Act 1984 (Cth) when **we** assess any claim made under this **policy**.

Section 54 of the Insurance Contracts Act prevents **us** from refusing a claim because of something the Insured or some other person has done, or not done, after the **policy** was entered into, unless that thing caused or contributed to the claimed loss. But **we** can reduce a claim by an amount that fairly represents our prejudice because of the thing that was done or not done.

Subject to section 54 of the Insurance Contracts Act 1984 (Cth), there is no cover under any section of this policy for a claim, where at the time of the damage, loss, cost or legal liability that resulted in the claim, any of the following apply:

The driver of the vehicle

Your vehicle (or **substitute vehicle**) was being driven by:

- any person, including **you**, who was not properly licensed to drive **your vehicle** (or **substitute vehicle**). This exclusion does not apply if **you** can prove that:
 - **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**); or
 - **you** had no reason to suspect that they were not properly licensed or were not complying with any conditions imposed on their licence;
- any person listed on **your policy schedule** as an “excluded driver”;
- any person, including **you**, who:
 - was under the influence of alcohol and/or of any drug, or had a breath and/or blood alcohol level in excess of the legal limit prescribed by the law applying in the state or territory where the **accident** or **event** occurred; or
 - refuses to submit to any test to determine the level of alcohol and/or drugs in the blood when reasonably requested by the police.

This exclusion does not apply if **you** can prove that:

- **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**); or
- **you** had no reason to suspect that they were affected by alcohol or drugs.

The vehicle

Your vehicle (or **substitute vehicle**) is:

- being used to:
 - carry a number of passengers; or
 - carry or tow a load;which is greater than relevant transport law allows or the **vehicle's** manufacturer has specified.

This exclusion does not apply if **you** can prove that the fact that the **vehicle** was overloaded did not cause or contribute to the **loss, damage or liability**.

- being used while in an unsafe or unroadworthy condition.

This exclusion does not apply if **you** can prove that:

- **you** or the usual driver of **your vehicle** could not reasonably have detected the unsafe or unroadworthy condition; or
- the fact that the **vehicle** was in an unsafe or unroadworthy condition did not cause or contribute to the **loss, damage or liability**;
- being used wilfully and recklessly by **you** or by someone with **your** permission to drive it. For example, but not limited, to street racing or burnouts.

The usage of the vehicle

Your vehicle (or **substitute vehicle**) is being used:

- to carry passengers for hire, fare or reward (including paid ridesharing), except:
 - under a private pooling arrangement; or

- where **we** have agreed in writing.
- in any:
 - motor sport **event**, time trial or pace making;
 - trials, tests or experiments for reliability, speed or hill-climbing performance;
 - motor trade demonstration; or
 - being tested in preparation for any of the above;

except where **your vehicle** (or **substitute vehicle**) is being used in a registered charity rally and **we** have agreed to extend cover prior to the rally in writing upon application.

- by **you** or by someone with **your** permission for an unlawful purpose or illegal activity (such as, but not limited to, a ram raid, carrying drugs or carrying stolen goods);
- in the bulk transport of explosives, inflammable liquids or gases, toxic or corrosive liquids or gases.

This exclusion does not apply to vehicles where such carriage is a minor, incidental extension to their main operation;

- in underground mines, mining shafts or tunnels that are not public roads;
- on premises of an airport that handles scheduled commercial flights, provided that this exclusion only applies to areas within the airport that are restricted and not accessible to the general public; or
- on rails, tracks or cables.

Other exclusions

The **loss, damage** or **liability** was:

- from a bushfire, grassfire, storm, hail, flood or tsunami in the first 72 hours of cover, unless this **policy** began on the same day:
 - **you** purchased **your vehicle**; or
 - that another policy which provided equivalent insurance cover for the **vehicle** expired (but not when **you** cancelled the policy prior to its expiry date). Cover will only be provided up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these **events** for the first 72 hours specified);
- incurred anywhere outside of Australia, including its territorial waters;
- a result of or connected with any **act of terrorism** (regardless of whether any other cause or **event** was contributing concurrently or in any other sequence);
- a result of or connected with any action taken in controlling, preventing or suppressing any **act of terrorism**;
- caused by any war, hostilities or warlike operations (whether war be declared or not), rebellion, civil war, revolution, insurrection, military or usurped power, invasion, acts of foreign enemy, or popular or military uprising;
- due to radioactivity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste;
- due to the lawful seizure by any person or organisation of **your vehicle** (or **substitute vehicle**);
- caused by the solidification, settling or hardening of any goods carried by **your vehicle** or any container attached to **your vehicle**;
- to a drill rod or bit attached to **your vehicle** while the drill rod or bit is being used for its designed purpose. For the purposes of this exclusion, a drill rod or bit includes any part attaching to or forming part of the drill rod or bit, including but not limited to pipes, guides, filters, gaskets, plugs, caps, beacon housings, tool heads, nozzles or any other electronic mechanism;
- in any way related to the existence at any time of asbestos;
- any consequential loss including, but not limited to, any loss arising from not being able to use **your vehicle**, time taken to resolve a claim or settlement, interference with expectations of enjoyment or peace of mind, injury to feelings or humiliation or pain and suffering.

Subject to section 54 of the Insurance Contracts Act (Cth), the loss, damage or liability was:

- due to a fraudulent, deliberate, intentional, malicious or criminal act by **you** or a person acting with **your** express or implied consent;

- any illegal activity you or a person acting with your excess or implied consent are involved in;

however the above two exclusions do not apply where we have reviewed the claim and are reasonably satisfied that a particular person covered by this policy, who has a financial interest in the insured property, in respect of the claimed incident:

- was a victim of domestic violence, coercion or a vulnerable person; and
- did not contribute to, assist, facilitate or cause it.

If so, and the incident otherwise meets the terms of this policy, we will settle the claim for that particular person, but only to the extent of their financial interest in the insured property or legal liability.

GENERAL TERMS AND CONDITIONS

The following general terms and conditions apply to **your policy**:

TERM/CONDITION	
Alteration of risk	<p>You must promptly tell us when there is a change in the risk we insure under this policy, when one of the following happens:</p> <ul style="list-style-type: none"> • modifying your vehicle or adding additional non-standard accessories to it that are not listed on your policy schedule; • when there is a change to the usage of the vehicle, including if there is a change to any regular drivers of your vehicle; • if any detail on your policy schedule is no longer accurate, such as the address where the vehicle is normally parked overnight; • when the drivers of your vehicle change; • when someone who regularly drives your vehicle has their licence suspended, cancelled or restricted.
Cancellation	<p>You may cancel your policy at any time. We will refund to you a proportion of the premium and (if applicable) roadside assistance fees for the unexpired period of insurance (less any non-refundable government charges, taxes and levies that we have paid and are not recoverable), provided that the cancellation does not fall during the period of time referred to in the 'Cooling-off period' section.</p> <p>Any agency fee that has been added to the premium will only be refunded if the policy is cancelled within the cooling-off period or where the cancellation is effective from the start of the period of insurance.</p> <p>We may cancel this policy by notice in writing for any reason available to us at law. We will refund to you a proportion of the premium for the unexpired period of insurance (less any non-refundable government charges, taxes and levies that we have paid and are not recoverable).</p>
Cross liability	<p>Where more than one party comprises the Insured each of the parties shall be considered as a separate and distinct entity and the word Insured shall be considered as applying to each party in the same manner as if a separate policy has been issued to each, provided that nothing in this clause results in the increase of the limit of liability.</p> <p>We waive our rights of recovery in relation to any liability or loss or damage that would be covered by this policy against any party insured by the policy, however this waiver of subrogation will not apply to any party insured who has been found guilty of serious or willful misconduct in relation to the liability or loss or damage.</p>
Fraudulent claim	<p>If you or any party covered by your policy makes a claim or arranges for some other party to make a claim that is in any way false, dishonest or fraudulent, then payment of the claim will be refused, except to the limited extent explained in the 'General Exclusions' section of this policy.</p>
Jurisdiction	<p>Any disputes arising from this policy will be determined by the Courts, and in accordance with the laws, of the state or territory where this policy is issued.</p>
Keeping proof of value	<p>Please retain reasonable evidence of proof of purchase of your vehicle, its extras, accessories and modifications (if applicable) and any other property that is covered under this policy. Evidence includes a contract of vehicle purchase, receipts, valuations and photographs of insured items. You should keep these or other reasonable evidence so that you can prove ownership and the value of any loss if you have to claim.</p>
Looking after your vehicle	<p>You must keep your vehicle (or substitute vehicle) in good condition at all times. If your vehicle (or substitute vehicle) has suffered loss or damage you must take reasonable steps to protect or safeguard it, including, but not limited to, when you have been notified of its location after it has been recovered following its theft or removing your vehicle's keys and locking when unattended. In this policy an unattended vehicle includes leaving it without any passenger to go inside a petrol station to pay for petrol.</p>
Notifications	<p>All notices and communications must be made or confirmed in writing by you or your intermediary. Other forms of communication will not be acted upon by us until confirmed in writing by you or your intermediary.</p>
Other insurance and contribution	<p>When you claim on your policy you must also supply us with written details of all other policies that may also pay or partially pay that claim. We reserve the right to seek contribution from another insurer if permitted by law, and if we do so, you agree to provide us with reasonable assistance.</p>
Other party's interests	<p>You must tell us of all parties who have a financial interest in the vehicle insured under this insurance policy, such as financiers, lessors or other owners. This term is subject to sections 48 and 49 of the Insurance Contracts Act 1984 (Cth).</p>
Precautions	<p>You must take reasonable care to prevent or minimise loss, damage, injury, illness or liability.</p>

CLAIMS

About making a claim

How to make a claim

If **you** need to make a claim under this **policy**, please contact **your** intermediary to assist **you**.

Alternatively, if it is an emergency outside business hours or **you** would like to make a claim with **us** directly, please use one of the following methods to do so:

- phone **us** on 1300 253 692 or +61 2 9301 8018 (if dialing from overseas); or
- register **your** claim online at bzi.com.au/newclaim and **our** claims staff will contact **you**.

What you must do

If there is an incident which may result in **you** needing to claim under this **policy**, **you** must:

- ensure everyone is safe and if necessary, call for emergency services;
- take reasonable steps to prevent and limit any further **loss or damage**;
- contact the police promptly if:
 - **your vehicle** has been stolen or maliciously **damaged**; or
 - **your vehicle** has been involved in an **accident** that has resulted in someone being injured;and provide **us** with the details of the police officer and police station where it was reported or in New South Wales, the event number;
- if **your vehicle** is involved in an **accident**, provide us with the full name and address of the person responsible, and if they were using a vehicle, then also its registration number. If someone else's property has been damaged by the user of **your vehicle**, then **you** must also take reasonable steps to attempt to obtain for us the name and address of the owner of that property;
- contact **us** as soon as practicable (see the 'How to make a claim' section above) and:
 - provide **us** with clear and complete information required for us to understand the circumstances of the **loss or damage** so **we** can lodge the claim and determine the most appropriate next action. You must provide us with the information, co-operation and assistance that we reasonably require. This may include attending one or more interviews at our reasonable direction;
 - tell **us** about **your** entitlement to any input tax credits (ITCs) for **your** insurance **premium** if **you** are registered for goods and services tax (GST) (see the 'Goods and Services Tax' section on **page 5** for more detail);

We will advise **you** of the next steps to ensure the claim can be handled as quickly as possible.

- notify **us** immediately if **you** receive or become aware of any of the following:
 - information or demands from other parties involved;
 - notices of prosecution or impending prosecution;
 - details of an inquest or official enquiry; or
 - other similar communications from anyone involved in the claimed incident.

A delay in advising **us** of any of these may result in a reduction of cover, including a reduction in cover for legal or other costs.

What you must not do

To ensure a claim under this **policy** is not reduced or denied by **us**, **you** or anyone else covered by this **policy** must not:

- admit to anyone that **you** or they were responsible for the **loss or damage**, or that the **accident** was **your** or their fault;
- negotiate, offer or promise any payments associated with the claim;
- accept any payment from anyone (including payment of any **excess** amount) unless **you** or they have **our** prior consent;
- agree to settle any claim without **our** prior consent;

- authorise or carry out any repairs without **our** authority, except emergency repairs which are required to allow **you** or them to safely drive **your vehicle** from the location of where the **loss or damage** occurred (please see the 'Emergency repairs' additional benefit);
- unless reasonable in the circumstances, such as for health or hygiene reasons, dispose of any property that has been damaged, or stolen property that is recovered; or
- make any false statements in connection with **your policy** or any claim **you** or they make.

If **you** or they do not follow these steps, **we** can reduce any claim by an amount that fairly represents the extent to which **our** interests have been prejudiced.

Please also read General Exclusions on **page 31**, to understand the very limited circumstances in which we may cover certain claims in connection with which false statements have been made.

After your claim is accepted

After **we** have paid a claim under **your** policy, either in total or in part, **we** have the right to take over any legal right of recovery which **you** or a claimant under this **policy** have. If **we** do this, it will be for **our** benefit and at **our** expense (if **you** have been fully reimbursed). **You** or they must provide **us** with reasonable co-operation. For example, **you** or they must not limit or restrict **your** rights of recovery against any third party without **our** prior written consent.

We have the right to keep any damaged property **we** have paid for under **your** policy, including any proceeds if the items are sold.

If **we** recover more than the amount **we** paid **you or the claimant under this policy**, **we** will pay **you** or them the balance after deducting any expenses incurred by **us** in undertaking the recovery.

If any person compensates **you** or them for the insured damage of any property for which **we** have paid a claim, **you** or they must reimburse **us** for that payment. **You** or they must do this promptly after the compensation payment is made.

Excesses

For each of the available covers, one or more of the **excesses** described below may apply.

If an **excess** applies to **your** claim, **you** will need to pay it to **us** or to one of **our** preferred repairers when we request it, and no later than when **we** are finalising the processing of **your** claim.

An **excess** is not an additional fee charged by **us** to allow a claim to be made on this policy. Rather, it is the uninsured first portion of a **loss** for which **you** are otherwise covered. That means it's the amount that **you** must contribute towards each claim.

For each **event**, or series of **events** arising from the one originating cause, **you** must pay in full the amount of the **excess** in respect of each and every **vehicle**.

Details of the **excess** amounts and circumstances in which they will be applied are set out in the definition of **excess** (see 'Definitions' section beginning on **page 45**) and the relevant section of this PDS that explain the cover **we** provide.

In this **policy** the following **excesses** may apply for any given claim:

- basic **excess**;
- age excess;
- inexperienced driver **excess**;
- hydraulic lifting or tipping mechanism **excess**;
- convertible roof or open top **excess**.

The amount of each of the **excesses** that applies to **your policy** will be shown on **your policy schedule** or in this PDS. Please read the remainder of this section to understand when the **excesses** named below may apply.

In some situations, no **excess** will need to be paid (see 'When **you** do not have to pay an **excess**') or the amount of the **excess** will be reduced if certain conditions are met.

Basic excess

The basic **excess** applies to all claims on the **policy** unless specifically mentioned in the 'When **you** do not have to pay an **excess**' section. The basic **excess you** have chosen will be shown on **your policy schedule**.

Age excess

The age **excess** applies to any claim where the driver of **your vehicle** at the time of the incident that gave rise to the claim is under the age of 25. The age **excess** is payable in addition to the basic **excess** on the **policy**. **You** will not be required to pay the additional age **excess** when:

- the basic **excess** is not payable (see 'When **You** do not have to pay an **excess**'); or
- the claim is for one of the following (and the basic **excess** is payable):
 - **loss or damage** to only the windscreen, window glass, mirror glass or sunscreen glass;
 - **damage** caused to **your vehicle** while it was parked;
 - theft, attempted theft, vandalism or **malicious damage**;
 - hail, storm, flood or fire **damage**;
 - the driver of **your vehicle** was a learner driver accompanied by someone with an unrestricted Australian driver's licence; or
 - **You** can reasonably establish to **our** satisfaction that **you** did not consent to that person driving **your vehicle**.

Inexperienced driver excess

The inexperienced driver **excess** applies to any claim where the driver of **your vehicle** at the time of the incident that gave rise to the claim is aged 25 years or over and has been licensed anywhere in the world for less than two years to drive the class of **vehicle** being driven. The inexperienced driver **excess** is payable in addition to the basic **excess** on the **policy**. Please see below for scenarios where this additional **excess** may not be applied.

You will not be required to pay the additional inexperienced driver **excess** when:

- the basic **excess** is not payable (see 'When **you** do not have to pay an **excess**'); or
- the claim is for one of the following (and the basic **excess** is payable):
 - **loss or damage** to only the windscreen, window glass, mirror glass or sunscreen glass;
 - **damage** caused to **your vehicle** while it was parked;
 - theft, attempted theft, vandalism or **malicious damage**;
 - hail, storm, flood or fire **damage**;
 - the driver of **your vehicle** was a learner driver accompanied by someone with an unrestricted Australian driver's licence; or
 - **you** can reasonably establish to **our** satisfaction that **you** did not consent to that person driving **your vehicle**.

Hydraulic lifting or tipping mechanism excess

An additional **excess** of \$1,000 applies if any hydraulic lifting or tipping mechanism is operating on **your vehicle** or on an attachment to **your vehicle**.

Convertible roof or open top excess

An additional **excess** of \$500 applies if **your vehicle** has a convertible roof or open top and **you** claim for **damage** to or theft of the roof material or any property inside **your vehicle** that's covered by this **policy**. This additional **excess** does not apply if the **event** is a road accident.

When you do not have to pay an excess

This section is applicable only to comprehensive covered vehicles.

You will not be required to pay any **excess** if:

- **you** satisfy **us** that the **accident** which gave rise to the claim was not caused or contributed by the driver or user of **your vehicle**; and
- **you** provide **us** with the full name, address, and if they were using a vehicle, the registration number of their vehicle; and
- **your vehicle** was a sedan, station wagon, four wheel drive, panel van, utility or goods carrying **vehicle** under 5 tonne gross **vehicle** mass; and
- the amount of the claim exceeds **your** basic and age **excess** (if applicable) under the **policy**, unless **your** claim is only for a windscreen, window glass or a sunroof and **you** have added the 'Windscreen excess waiver' option to **your** policy.

In the **event** that the fault of the **accident** which gave rise to the claim is in dispute, **you** will be required to pay the **excess** in accordance with this **policy** and the **excess** will be refunded if **we** are successful in establishing that the user of your vehicle did not cause or contribute to the accident.

Preferred repairer excess rebate

If **your vehicle** requires repairs and **you** choose to have the repairs performed by one of **our** network of preferred repairers, then the **excess** **you** need to pay will be reduced by the '**Preferred repairer excess** rebate'. The amount of the '**Preferred repairer excess** rebate' will be shown on **your policy schedule**.

Some conditions, exclusions and limitations apply. Please refer to the '**Preferred repairer excess** rebate' additional benefit for more details.

Choice of repairer

If **your vehicle** requires repairs under a claim on this **policy** which **we** have accepted:

- **we** can suggest one or more of **our preferred repairers** that would be best suited to carry out those repairs (if any are available near **your** location); or
- **you** can arrange for the repairs to be done by a repairer of **your** choice.

In either situation **we** will work closely with the repairer to manage the repair of **your vehicle**. However, if the **vehicle** is to be repaired by a repairer of **your** choice, then **we** can choose to:

- obtain a second quotation from a repairer chosen by **us** to determine the **reasonable repair costs** for **your vehicle**;
- authorise the repairs to be completed at **your** repairer of **your** choice;
- pay **you** an amount equal to the **reasonable repair costs** if **we** do not authorise the repairs through the repairer of **your** choice. Note that when **we** do not authorise the repairs through **your** chosen repairer, then **we** will not provide a lifetime guarantee on the repairs to **your vehicle** that they perform (see below for the 'Lifetime guarantee for repairs' on **page 40**).

If **you** choose one of **our preferred repairers** to perform the repairs to **your vehicle** **you** will be eligible for the '**Preferred repairer excess** rebate' (see **page 25**).

Replacement parts, extras and accessories

If **we** authorise and manage the repairs to **your vehicle** through one of **our preferred repairers** or a repairer of **your** choice, **we** will authorise that repairer to:

- only use genuine manufacturer parts if the **vehicle** is under its standard new vehicle warranty period (but not under extended warranty and not in relation to windscreens or window glass – see 'Windscreen or window glass repairs' below);
- otherwise use:
 - new parts where reasonably available; or
 - recycled or re-conditions parts;

in each case the parts used will meet Australian Design Rules requirements and will be consistent with the age and condition of **your vehicle**.

The most **we** will pay for a spare part, extra or accessory is:

- the maker's last list price in Australia, being a price that would be available for you to purchase the item for; or if it is not available in Australia:
 - the cost of the part, extra or accessory and the cost of freight from the nearest reasonable source of supply; or
 - the cost of a similar comparable spare part, extra or accessory; plus an amount equal to the reasonable cost for fitting it to **your vehicle**.

Windscreen or window glass repairs

If **your vehicle** requires repairs to a windscreen, window glass, mirror glass or sunroof glass, **we** may replace the glass with glass that was not produced by the original manufacturer but which will meet Australian Design Rules and not affect the safety or structural integrity of **your vehicle**.

What happens after you make a claim

Settling or defending your claim

We will be solely responsible for determining whether **you** or the driver or user of **your vehicle** contributed to the cause of the **accident** or not.

If **we** agree **you** have a claim, only **we** have the right to:

- make or accept any offer or payment, or in any other way admit that **you** or the driver or user of **your vehicle** are liable;
- settle, or attempt to settle, any claim; or
- defend any claim.

Assisting us with your claim

You or the claimant under this **policy** must reasonably assist **us** with managing, settling or defending the claim, including:

- providing **us** with the information, co-operation and assistance that **we** reasonably require. That may include attending one or more interviews at our reasonable direction;
- send **us** copies of any notice, letter, claim, writ or summons promptly after **you** or the claimant receive it; and
- co-operate with **us** in defending or settling the claim, or in recovering any amount payable under this **policy** from another person (see below).

You or the claimant under this **policy** must assist **us** even after the claim has been paid, for example if legal proceedings arise as a result of the incident giving rise to the claim.

If **you** or the claimant under this policy fail to reasonably assist **us** with the claim, **we** may reduce or refuse to pay it.

Our rights of recovery

After **we** have paid a claim under **your policy**, either in total or in part, **we** have the right to take over any legal right of recovery which **you** have. If **we** do this, it will be for **our** benefit and at **our** expense (if **you** have been fully reimbursed) and **we** have full discretion in the conduct, settlement or defence of any claim **we** bring in **your** name.

You must not limit or restrict **your** rights of recovery against any **third party** without **our** prior written consent. If **you** prevent **our** right to recover by agreeing not to seek compensation from a person who is liable to compensate **you** for any **loss, damage** or **liability** that is covered under this **policy**, **we** will not provide **you** with cover under this **policy** for that **loss, damage** or **liability**.

If **we** recover more than the amount **we** paid **you**, **we** will pay **you** the balance after deducting any expenses incurred by **us** in undertaking the recovery.

Authorising repairs

You cannot authorise repairs to **your vehicle** without **our** authority, except emergency repairs which are required to allow **you** to safely drive **your vehicle** from the location of where the **loss or damage** occurred (please see the 'Emergency repairs' additional benefit).

Prior to **us** making a decision about **your** claim and any repairs that may be required **we** may need to arrange a motor vehicle assessor to inspect **your vehicle**. **We** will make the necessary arrangements with **you** to allow this to happen. You must allow such an inspection, including arranging access to your vehicle, for example when it is at a repairer that you would like to repair it.

Choosing a repairer

This **policy** provides options about how **you** can choose a repairer to repair **your vehicle** if **we** accept a claim under this **policy** for such repairs, including using one of **our preferred repairers** or arranging for the repairs to be completed by a repairer of **your** choice.

Please refer to the 'Choice of repairer' section on **page 38** for more details.

When we will pay the reasonable cost of repairing your vehicle

In the following situations, **we'll** pay the reasonable cost of repairing **your vehicle**:

- if **we** cannot agree with **you** about the assessment of the required repairs or their value;
- if the parts required for the repair of **your vehicle** easily available;
- if **we** identify a concern with the pre-claim condition of **your vehicle**;
- if **we** identify a concern with the way **your vehicle** is to be repaired or the timing of that repair; or
- If you have chosen the repairer of **your vehicle** but we cannot agree with **you** or them about the repair quote or the way **your vehicle** is to be repaired.

In the above situations, **we** will pay the person who owns **your vehicle** the reasonable cost of repairs. This is a cost **we** determine taking into account the fair cost of repairing **your vehicle** in that location. **We** may require **you** to organise a quote from another licenced vehicle repairer or **we** may also require **your vehicle** to be moved elsewhere to be quoted. If **we** pay the reasonable cost of **your vehicle's** repairs, then **you'll** need to organise the repairs to **your vehicle** yourself, and **you'll** also need to pay the applicable **excess** to us.

Lifetime guarantee for repairs

If **we** authorise the repairs to **your vehicle** through one of **our preferred repairers**, or a repairer of **your** choice and we manage those repairs to completion, then **we** will guarantee the repairs against any defect due to workmanship or faulty material for as long as you own **your vehicle**.

If **we** do not authorise the repairs to **your vehicle** through the repairer of **your** choice or manage the repairs at a repairer of your choice to completion, then **we** will not provide a lifetime guarantee for the repairs.

Sub-contracting repairs

When **we** authorise a repairer to repair **your vehicle** that repairer may sub-contract some of the repairs to another repairer of their choice. This will usually occur when the repairer is unable to perform the repairs itself because they require the services of a specialist repairer or supplier.

Salvage of your vehicle

If **we** pay a claim for the **total loss** of **your vehicle**, the wreckage of **your vehicle** (including any **non-standard accessories** or **modifications** noted on **your policy schedule**) will become **our** property. **We** will keep any proceeds from the sale of the wreckage.

Premiums following a total loss

If your vehicle has been deemed a total loss and we have agreed to pay you the agreed value or market value of your vehicle:

- any unpaid **premium** for the **period of insurance** that the claim occurred in will be deducted from the claim payment (except if **you** are paying by instalments and **we** are replacing **your vehicle** – see below);
- **we** will not return the **premium** associated with the unexpired portion of the **period of insurance**.

When we may refuse a claim

To ensure **you** understand any situations in which a claim under this **policy** may be refused, it is important that **you** read and understand the following two sections of the PDS:

- the 'General terms and conditions' section beginning on **page 34** which sets out **your** obligations under this **policy** with which **you** need to comply; and
- the 'General exclusions' section beginning on **page 31** which lists situations where **we** may refuse to pay **your** claim.

Hire car arrangements

If **we** have provided **you** a hire car under an additional benefit or optional cover under this **policy**, **you**:

- may be required to enter a hire car agreement directly with the provider;
- are responsible for all the hire car's running costs and extras, including paying the deposit, security bond, fuel, any upgrade costs, and the cost of reducing the standard hire car **excess**;
- are responsible for any penalties or fines (such as parking fines or speeding infringements) incurred while using the hire car;
- may be provided with certain insurance cover for the hire car under this policy – please refer to the additional benefit 'Insurance cover for hire car' for more details;
- must arrange for and pay for all hire car costs (including the cost of its insurance) for any period outside the period covered under a claim we have accepted under this **policy**;
- will be required to refund any costs **we** incur with respect to a hire car if we validly refuse to accept your claim, or repay us those costs we incur with respect to a hire car if **you** decide to withdraw **your** claim.

Claims examples

Below are some examples of claim scenarios that are included here to show how a claim payment might typically be calculated. These examples are a guide only and do not cover all of the potential scenarios or all benefits that may be paid under this **policy**. They do not form part of the terms and conditions of your **policy**. Unless indicated otherwise, all dollar figures shown in the below claims examples, except for excesses, are GST exclusive and are in Australian dollars. Each example also assumes the claimant has claimed full input tax credits for the GST collected on their premium (that is, the claimant holds a 100% input tax credit entitlement under GST law).

BZI will determine actual claims payments on an individual basis taking into consideration the facts applicable to the claim and **our** assessment of any **loss**, **damage** or **liability**, as well as the coverage, exclusions and **excesses** set out in this **policy** and on **your policy schedule**.

Example 1 – partial loss following an at-fault accident

You have **your vehicle** insured under a BZI Commercial Motor Insurance **policy**, with the following details:

- Cover type: Comprehensive
- Vehicle value: \$26,000 (agreed value)
- Basic **excess**: \$1,000
- Optional covers: Hire **vehicle** following at-fault **accident** (see **page 29**)

Your vehicle is involved in an **accident** that is the fault of the driver of **your vehicle**. The car is safe to drive after the **accident** and does not require any emergency repairs.

We assess **your vehicle** and determine that it will cost \$4,000 to repair.

We advise that one of **our preferred repairer** network is close to where **you** live and **you** agree to them performing the repairs. The repairer estimates that the car will take 5 days to repair, during which time **you** will be entitled to a hire car (because **you** purchased the optional 'Hire **vehicle** following at-fault **accident**') and **you** tell **us** that **you** would like to use one of **our** providers for this.

HOW MUCH WE PAY		EXPLANATION
Repair costs	\$4,000	We will normally pay this directly to the repairer.
Less basic excess	-\$1,000	The basic excess is \$1,000 which is payable given the accident was the fault of the driver of your vehicle.
	+\$200	However, because you have chosen to use one of our preferred repairers, we reduce this amount by \$200.
Plus 'Preferred repairer excess rebate'	-\$800	Therefore, an amount of \$800 needs to be paid and normally we will ask you to pay this directly to the repairer.
Two taxi fares from and to repairer	2 x \$40 \$80	You take a taxi from the repairer to the hire car provider and back again when your vehicle is ready to collect. We reimburse you for these two trips.

Total claim payment	\$3,280	
Plus hire car costs		We will pay the hire car provider directly for the 5-day period while your vehicle was being repaired.

Example 2 – total loss

You have **your vehicle** insured under a BZI Commercial Motor Insurance **policy**, with the following details:

- Cover type: Comprehensive
- **Vehicle** value: \$42,000 (**agreed value**) excluding GST
- Basic **excess**: \$600

Your vehicle is stolen and subsequently recovered burnt out 3 days later. **We** assess **your vehicle** and determine that given the **damage** it has suffered it is a **total loss**. **Your vehicle** was not under finance.

In **your vehicle** at the time it was stolen was a child seat and backpack containing a laptop, neither of which have been recovered.

During the period from **us** accepting **your** claim to **us** finalising **your** claim **you** agree to a hire car from **our** provider under the 'Hire **vehicle** following fire, theft or not-at-fault **accident**' additional benefit.

HOW MUCH WE PAY		EXPLANATION
Total loss payment	\$42,000	The agreed value for the vehicle given it is a total loss .
Unspecified accessories	\$800	Your vehicle had a non-standard reverse-parking camera installed. This was not specified on the policy schedule but is covered under the 'Unspecified non-standard accessories or permanently attached plant' additional benefit (as less than \$5,000 and 25% of the agreed value).
Child seat	\$400	We determine that it will cost \$400 to replace the child seat.
Personal effects	\$1,200	The laptop was worth \$1,200 which is less than the maximum we will pay for any item under the ' Personal effects and tools' additional benefit of \$2,000.
Less excess payable	-\$600	Only the basic excess applies, which is deducted from the settlement amount.
Less outstanding premium	\$0	The annual premium for this period of insurance was \$1,400 and has been paid. The claim happens halfway through the period of insurance however we do not return the unexpired portion of the premium . If the premium was being paid by instalments then any future instalments within the period of insurance in which the claimed incident occurred would be included here.
Total claim payment	\$43,800	This amount would normally be paid directly to you in a total loss situation.
Plus hire car costs		We will pay the hire car provider directly for the period up until the claim is settled.

Example 3 – total loss with new vehicle option

If the circumstances were the same as in example 2, however **your vehicle** was less than 3 years old from the date it was first registered, then under the 'New-for-old replacement following **total loss**' additional benefit **you** would be entitled to a new **vehicle** of the same make, model and series (or similar if it is no longer available), including similar insured accessories, modifications, tools and spare parts (subject to local availability).

We would also pay any on-road costs associated with the replacement **vehicle**, including:

- 12 months registration cost;
- 12 months compulsory **third party** insurance cost;
- any initial statutory charges; and
- any dealer delivery charge.

We would provide **you** a payment of \$1,600 for the child seat and laptop (as in example 2).

You would need to pay the **excess** of \$600 to the dealership before they provide you with the replacement **vehicle**.

Your new replacement **vehicle** would be covered under this **policy** until the end of the **period of insurance** for no additional **premium**, however you would need to continue to pay the instalments for the rest of the **period of insurance** if that was the method by which you were paying your **premium**.

Example 4 – legal liability for damage to a third party's property

You have your **vehicle** insured under a BZI Commercial Motor Insurance **policy**, with the following details:

- Cover type: **Third Party Only**
- Basic **excess**: \$500
- Age **excess** \$1,250

A driver of your **vehicle** who is under 25 years of age is involved in an **accident** in your **vehicle**, and the **accident** is their fault. The **damage** to the **third party's vehicle** will cost \$3,800 to repair and they will also be entitled to a hire car for 5 days at \$80 per day.

HOW MUCH WE PAY		EXPLANATION
Third party repair costs	\$3,800	We will normally pay this to the third party claimant.
Third party hire car costs	5 x \$80 \$400	We will normally pay this to the third party claimant.
Less excess payable: <ul style="list-style-type: none">• Basic excess• Age excess	-\$500 -\$1,250	Because the driver of your vehicle was under 25 years old, in addition to the basic excess of \$500 you will also need to pay us the age excess of \$1,250.
Total claim payment	\$2,450	We will pay this amount as well as the value of the excesses paid by you to the third party claimant (that is, \$4,200 in total).

Example 5 – emergency repairs and accommodation after a not-at-fault claim

You have your **vehicle** insured under a BZI Commercial Motor Insurance **policy**, with the following details:

- Cover type: Comprehensive
- **Vehicle** value: Market value
- Basic **excess**: \$1,000
- Optional covers: None

While travelling for business **purposes** in your **vehicle** you are involved in an **accident** where the driver of the other **vehicle** was at fault. At the scene of the **accident** you capture the name, address, registration plate and insurance details of the other driver and provide them to us as part of notifying us of the claim.

In order to drive your **vehicle** back home you need some emergency repairs in the nearest town (which is 300km from where you live) and these emergency repairs can only be done the following morning.

Once you return home, we assess your **vehicle** and determine that the repairs will cost \$7,000 to repair and your **vehicle** is not considered a **total loss** under your policy and is safe to repair. You inform us that you would like to use one of our preferred **repairer** network to perform the repairs and will require a hire car while it is in being repaired and you will arrange that directly with a hire car provider that we agree.

HOW MUCH WE PAY		EXPLANATION
Emergency repair costs	\$300	This is below the limit of \$3,000 for the 'Emergency repairs' additional benefit so we will pay this in full.
Emergency accommodation costs	\$180	Because the journey cannot be completed within the day, we will pay for the night's accommodation in the local town.
Repair costs	\$7,000	We will pay this directly to our preferred repairer .
Hire car costs	7 days x \$80 = \$560	We will reimburse you for the hire vehicle costs under the 'Hire vehicle following fire, theft or not-at-fault accident ' additional benefit.
Less excess payable:	\$0	No excess is payable because you were not at fault and able to provide us with the details of the other driver.
Total claim payment	\$8,040	

DEFINITIONS

TERM	DEFINITION
Accident or Accidental	Accident or Accidental means unintended, unforeseen, fortuitous or unanticipated happening or mishap, which is not expected or designed.
Act of terrorism	An act of terrorism is any act, or preparation in respect of action, or threat of action designed to influence the government of the day or de facto government of any nation or any national political division, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) of the day or de facto government, and which: <ul style="list-style-type: none"> • involves violence against one or more persons; or • involves damage to property; or • endangers life other than that of the person committing the action; or • creates a risk to health or safety of the public or a section of the public; or • is designed to interfere with or disrupt an electronic system.
Additional Insured	"Additional Insured" means: <ul style="list-style-type: none"> • any person in charge of your vehicle with your permission; • any passenger in, or on, your vehicle; • your employer, partner or principal when your vehicle is used on behalf of any of them; • Australian governments, local governments or statutory bodies when your vehicle is used on behalf of any of them; or • the legal representative of a deceased person covered under this policy.
Agreed value	Agreed value means the amount which we agree to insure your vehicle for, as shown on your policy schedule .
BZI	Blue Zebra Insurance Pty Ltd, ABN 12 622 465 838, AFS Licence Number 504130. BZI acts as an agent of the insurer under a binder agreement.
Caravan or trailer	"Caravan" or "Trailer" means the registered caravan or trailer shown in your schedule . Caravan or trailer does not include a caravan permanently on site or which is used as a permanent residence, or a motorised caravan , campervan, or motor home.
Damage or damaged	"Damage" or "Damaged" means physical loss or destruction.
Employee	"Employee(s)" means a person(s): <ul style="list-style-type: none"> • employed by you; • apprenticed to you; • deemed to be your employee by any applicable law; • hired or seconded from another party by you; or • an executive director or officer of your business.
Event	Event means a single accident or a series of accidents with the same original cause.
Excess	Excess means the first amount of each claim that you or the person making the claim must pay. In this policy there are a number of different excesses which may apply for any given claim. The amount of these excesses will be shown on your policy schedule or in this PDS.
Family	Family means your spouse, de-facto partner, parents, siblings and dependant children.
Hire vehicle costs	Hire vehicle costs means the amount paid by you to hire a replacement vehicle , but does not include running costs, loss or damage to the hire vehicle , any insurance excess or other costs which you may be liable for under the hire vehicle agreement.
Insurer	Insurer means Youi Pty Ltd (Youi), ABN 79 123 074 733, AFS Licence Number 316 511.
Liability	Liability means a person's legal responsibility to pay compensation to another person.

TERM	DEFINITION
Loss or damage	Loss or damage means sudden physical loss or damage caused by an unexpected event not otherwise excluded by this policy . The physical loss, damage or destruction must occur at an identifiable time and place.
Malicious damage	"Malicious Damage" means intentional Damage done to your vehicle by someone else without your consent.
Market value	Market value means the amount it would cost to replace your vehicle with a vehicle of the same make, model, age and condition immediately before the loss or damage . Market value includes vehicle registration and compulsory third party insurance, but does not include stamp duty transfer, dealer warranty costs or transfer fees. We may refer to one or more accepted motor vehicle valuation guides used by the motor industry to determine the market value of your vehicle .
Modification	Modification means an enhancement that affect the performance or change the characteristics of the vehicle beyond the manufacturer's specification. For example, engine or suspension modifications.
Named driver	A named driver is a driver who is listed on your policy schedule as someone who will drive your vehicle .
Non-standard accessories	Non-Standard Accessories means accessories that were fitted to your vehicle as an optional extra at the factory or accessories that were fitted after the vehicle left the manufacturer.
Not-at-fault accident	When we determine that the driver of your vehicle did not cause or contribute to the accident claimed for, and you are able to give us the full name and address of the person (or people) responsible, and if they were using a vehicle, then each vehicle's registration number.
Period of insurance	Period of insurance means the time over which your insurance cover is valid, ending on the expiry time and date as shown in your policy schedule unless the policy is cancelled earlier in accordance with the terms in this PDS.
Permanently attached plant	Permanently attached plant means plant that cannot be easily removed and is necessary for the vehicle to operate in the ordinary course of your business.
Personal effects	Personal effects means items of clothing, personal belongings, or tools used in connection with your business, but not including: <ul style="list-style-type: none"> • mobile electronic devices (such devices include mobile phone, smart watches, tablet devices); or • cheques, money, credit cards or negotiable instruments.
Policy	Policy means this PDS (including any Supplementary PDS we give you/your intermediary), the policy schedule and any written endorsement made by us and issued to you/your intermediary which amends this PDS or policy schedule . Together they form the insurance contract.
Policy schedule	Policy schedule means the relevant policy schedule issued by us . This is a separate document unique to you , which shows the insurance details personal to you and the named drivers . It includes any changes, conditions and exclusions made to suit you or their individual circumstances and may amend the policy .
Preferred repairer	Preferred repairer means a repairer that has been appointed by us as a preferred repairer based on our assessment of their high levels of quality, workmanship, cost effectiveness, efficiency and timeliness.
Premium	Premium means the amount(s) shown in your policy schedule that you have to pay for the cover we provide which is inclusive of Insurance Duty, GST, Emergency Services Levy (where applicable) and any additional government charges. Any fees we charge for roadside assistance are not considered to be part of your premium .
Reasonable repair costs	Reasonable repair costs mean an amount required to repair your vehicle that takes into account: <ul style="list-style-type: none"> • a quote from a repairer of your choice after having been adjusted or reduced by an experienced motor vehicle assessor appointed by us to determine the fair cost of those repairs; and • a quote from a preferred repairer (or another repairer chosen by us) that we may choose to obtain.
Substitute vehicle	Substitute vehicle means a vehicle that does not belong to you that has been hired or borrowed by you while your vehicle is not in use because it is being repaired, serviced or is not able to be driven as a result of a mechanical breakdown.
Sum insured	Sum Insured means the amount (exclusive of GST) specified in the policy schedule , against each of your vehicles .
Third party	Third Party means a person who is not the Insured named on your policy schedule , or is not a person to whom cover is provided by this policy as a driver or user of your vehicle .

TERM	DEFINITION
Tool of Trade	<p>Tool of Trade means use or operation of your vehicle or mobile plant for excavating, digging, grading, drilling, lifting, pumping, vacuuming or other mechanical work, other than for:</p> <ul style="list-style-type: none"> loading and unloading goods onto or from a vehicle, by use of a crane mounted on that vehicle; or transit to or from or within a work site; or transport or haulage.
Total loss	<p>Total loss means when, in our opinion, your vehicle is either:</p> <ul style="list-style-type: none"> so badly damaged that it would not be safe or economical for it to be repaired; or stolen and not recovered within 14 days of you notifying the police of the theft and we are satisfied that your claim is in order.
Vehicle (or your vehicle)	<p>Vehicle means a roadworthy and registered motor vehicle that is shown on your policy schedule, including:</p> <ul style="list-style-type: none"> its standard tools, standard modifications and accessories, as supplied by the manufacturer; and any fitted or non-standard accessories, modifications or extras, which are either in or on the vehicle. <p>You must tell us about any non-standard accessories fitted to your vehicle or modifications that enhance its performance, and if we agree to insure them as part of your vehicle, they will be listed on your policy schedule.</p>
We, us, our	Blue Zebra Insurance Pty Ltd (BZI) ABN 12 622 465 838, AFS Licence Number 504130 to the extent it is acting as an agent of the insurer under a binder agreement, or otherwise the insurer .
You, your or yours	In this policy you or your means all the people named as the insured on your policy schedule .

FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide (FSG) is an important document designed to help **you** decide whether to use the financial services offered. It contains information about how Blue Zebra Insurance Pty Ltd, ABN 12 622 465 838, AFSL 504130 (BZI) administers the **policy** and arranges the **Policy**.

What financial services are provided?

BZI holds an Australian Financial Services Licence (AFSL) that allows BZI to provide **you** with general financial product advice about this Motor Insurance product and to arrange this product. BZI is responsible for the provision of these services under its own AFSL.

BZI acts under a binder authority from Youi (the **insurer**), who is the issuer of this product. This means that BZI can bind the **insurer** with this **policy** and can handle or settle claims on behalf of the **insurer**. BZI acts for the **insurer** when providing these services. **You** can find full details of BZI and the **insurer** on **page 3** of the PDS.

Any advice given to **you** by BZI about Motor Insurance will be of a general nature only and will not take into account **your** personal objectives, financial situation or needs. **You** need to determine whether this product meets **your** needs.

How are we paid?

BZI is paid a commission by the **insurer** when **you** buy this motor insurance **policy**. This commission is included in the premium that you pay and may be up to 7% of the premium paid excluding any government taxes and levies. BZI receives this commission from the **insurer** after **you** have paid the **premium**.

BZI may also add an agency fee to the **premium** that is charged. Any agency fee will be noted on **your policy schedule**.

BZI may also receive a share of the profit earned by the **insurer** if the **insurer** makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when the **insurer** exceeds its underwriting targets in a given year.

BZI **employees** are paid an annual salary and may be paid a bonus based on business performance.

Further information

For more information about remuneration or other benefits received for the financial services provided, please ask **your** intermediary or contact **us** using the details noted in this document within a reasonable time of receiving this FSG and before **you** choose to buy this product.

Complaints

If **you** have a complaint about the financial services provided by BZI in relation to this product please refer to the "Dispute Resolution" section of the PDS on **page 5** for details of the complaint resolution process.

What professional indemnity insurance arrangements do we have in place?

BZI holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by BZI and **our employees** (even after they cease to be employed). BZI's **policy** meets the requirements of the Corporations Act 2001 (Cth).

Who is responsible for this document?

The **insurer** is responsible for the PDS. BZI has authorised the distribution of this FSG. This Combined FSG and PDS was prepared on **12 August 2021**.



**BLUE
ZEBRA**
INSURANCE

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