



BLUE
ZEBRA
INSURANCE

COMMERCIAL MOTOR INSURANCE

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

Effective Date: 26 February 2026

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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 Introduction section and the Important Information section is general information only. It is important **you** read the policy wording 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:

- this Introduction section;
- the Important Information section (beginning on page 5); and
- the 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 December 2025.

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** broker 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 deal in and provide general advice on general insurance products and to provide claims handling and settling services.

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

About QBE

The **insurer** is QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE). QBE is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886.

QBE in the community

Premiums4Good™

We are committed to giving back to the communities that we operate in. Through Premiums4Good, we invest a portion of customer premiums into impact investments that aim to make positive environmental or social change, alongside a financial return. It is just another way we help in enabling a more resilient future.

Financial claims schemes

This policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if **you** meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority (APRA).

How to contact APRA:

Phone: 1300 558 849

Online: www.apra.gov.au/financial-claims-scheme-general-insurers

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.

Your policy is made up of:

- The policy wording beginning with the 'What you are covered for' section. It tells you what is covered, sets out the claims procedures, exclusions and other terms and conditions of cover;
- your policy schedule provided 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 other written change otherwise advised by us in writing (such as an endorsement or a supplementary PDS). These written changes vary or modify the above documents.

This document is also the PDS and policy wording for any offer of renewal we may make, unless we tell you otherwise. Please keep your 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 under this policy or any claim made under it. We only need a request from one insured to change or cancel your policy, or to tell us where an approved claim payment should be paid.

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 or your claim, 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.

IMPORTANT INFORMATION

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. **You** can read the Code at codeofpractice.com.au

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information about the Code Governance Committee please visit insurancecode.org.au.

BZI also proudly supports the Code.

Misuse of our Products and Family Violence

We do not condone the misuse of **our** products for the purpose of financial abuse or disadvantage, including through family and domestic violence. **We** are here to provide support to **our** customers who may be impacted. Further details about **our** Family and Domestic Violence Customer Support Policy are available at qbe.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

We are here to help. If **you** are unhappy with any of **our** products or services, or the service or conduct of any of **our** suppliers, please let **us** know and **we** will do **our** best to put things right.

Step 1 – Talk to us

Your first step is to get in touch with QBE Customer Relations, who will assist **you** with resolving **your** complaint. Please provide **our** team with as much information as possible so they can try to fix the problem quickly and fairly.

A Dispute Resolution Specialist will review **your** complaint independently and provide **you** with **our** final decision.

You can contact the Customer Relations team directly:

Phone: 1300 650 503

Fax: (02) 8227 8594

Email: complaints@qbe.com

Post: GPO Box 219, Parramatta NSW 2124

For additional assistance in lodging a complaint, please refer to qbe.com.au

Step 2 – Still not resolved?

If **we** are unable to resolve **your** complaint to **your** satisfaction within a reasonable time, or **you** are not happy with our final decision, **you** can refer **your** complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). **We** are a member of AFCA and their decisions are binding on **us**.

Phone: 1800 931 678

Email: info@afca.org.au

Post: GPO Box 3, Melbourne VIC 3001

AFCA will inform **you** if **your** complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit afca.org.au

More information

You can find more information about how **we** deal with complaints on **our** website at qbe.com.au or you can call us on 133 723 to speak with **us** or request a copy of **our** complaints brochure at no charge by **us**.

Complaints just about privacy

If **you** are not happy with how **we** have handled **your** personal information, call **us** on 1300 650 503 or email **us** at complaints@qbe.com. If **you** are not satisfied with **our** response, **you** can contact the Office of the Australian Information Commissioner (OAIC):

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Post: GPO Box 5288, Sydney NSW 2001

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, levies or other fees that **we** have paid and are not recoverable), unless:

- **you** have made 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 will need to be forwarded 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.

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 type 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.

Duty of Disclosure

Before you enter into an insurance contract, you have a duty under the Insurance Contracts Act 1984 (Cth) to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

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; or
- is common knowledge; or
- 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.

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. The higher the risk is, the higher the premium is likely to be. 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 modifications, attachments or non-standard accessories that have been added to it and specified in your policy schedule;
- 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.

How the factors combine to calculate premium may also be impacted according to your circumstances and other underwriting considerations. The premium determined by a combination of the factors may be adjusted up or down to reflect your circumstances and underwriting considerations including the risk being insured and the value of any claims. An adjustment like this may increase or decrease the premium from the combination of factors and may limit discounts.

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 benefit 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.

Minimum premiums may apply. Minimum premiums and your previous year's premium are commercial factors that may limit premium increases and decreases from the combination of the factors and any discounts. A minimum premium is the least amount of premium we will accept for the insurance and factors and any discounts will not reduce the premium below minimum premium. Your previous year's premium is taken into account on renewal and may limit premium increases and decreases from the combination of the factors and limit discounts.

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 or where the cancellation is effective from the start date of the **period of insurance**.

The **premium** **we** calculate according to the factors, **your** circumstances and other commercial factors, including taxes and government charges, will be shown on **your policy schedule**.

How to pay your premium

You must pay **your premium** via **your** intermediary 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 pay a claim or to cancel this policy.

Renewal

At least 14 days before the **policy** expires **we** will provide **you** with 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 type** amounts and coverages to make sure they continue to meet **your** needs.

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, QBE, 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 QBE manages your personal information

QBE take the security of **your** personal information seriously.

QBE will collect personal information directly from **you** when **you** deal with QBE, or sometimes through QBE's agents, other companies in the QBE group or suppliers acting on QBE's behalf. QBE will only ever collect the personal information QBE need in order to provide their services to **you**, such as issuing and administering QBE products and services and processing claims. QBE will obtain consent before collecting sensitive information, such as health information, unless QBE are required or permitted by law to collect it without consent. Sometimes QBE may store and disclose **your** personal information overseas. When QBE do this, QBE ensure **your** information is retained in accordance with the Australian Privacy Act 1988 and local privacy laws.

QBE's Privacy Policy describes in more detail from whom QBE collect personal information, as well as where QBE store it and the ways QBE could use it.

You can find it at qbe.com/au/about/governance/privacy-policy.

If **you** would like to access or correct **your** personal information please contact QBE at customercare@qbe.com or on 1300 650 503.

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 and the 'General exclusions' section.

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: 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, theft or attempted theft; and
- Section Two: 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: legal liability only.

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

Depending on the level of cover **you** choose, **we** also provide a range of 'additional benefits' and **you** may also be able to add some 'optional covers'.

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 **your vehicle** suffers **loss or damage**, **your sum insured type** 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**, a **sum insured** or for its **market value**. **Your policy schedule** will show whether **your vehicle** is insured for an **agreed value**, a **sum insured** or for **market value**. Unless otherwise stated the value of **your vehicle** in this **policy** will exclude GST (Please see the 'Goods and Services Tax' section 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:

- the insured amount shown on **your policy schedule**, and
- the value of any **modifications, attachments or non-standard accessories** added to **your vehicle** and shown on **your policy schedule**.

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 **modifications, attachments, or non-standard accessories** 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.

Sum Insured

When **your vehicle** is insured for **sum insured**, the **sum insured** will be:

- the insured amount shown on **your policy schedule**, and
- the value of any **modifications, attachments, or non-standard accessories** added to **your vehicle** and shown on **your policy schedule**.

Payment will be made on the **sum insured** or the **market value**, whichever is the lesser.

Modifications, attachments and Non-standard accessories

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

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

- **modifications, attachments or non-standard accessories** 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,

up to a limit of **\$5,000** or **25%** of the **vehicle**'s value (**agreed value, sum insured** or **market value**, whichever applies to **your policy**), whichever is the lesser.

For cover in addition to the automatic cover under the additional benefit, any **modifications, attachments, or non-standard accessories** 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.

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**, or
- the **sum insured** or the **market value** of **your vehicle**, whichever is the lesser, if **your policy schedule** shows that **your vehicle** is insured for **sum insured**.

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**, or
- the **sum insured** or the **market value** of **your vehicle**, whichever is the lesser, if **your policy schedule** shows that **your vehicle** is insured for **sum insured**.

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 wrecked value of **your damaged vehicle**, only if **we** agree **you** can keep it. The wreckage of **your vehicle** (including any **modifications**, **attachments** or **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

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 benefit '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 benefit '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

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 'trailer cover'.

Unregistered vehicles

- any **liability** of whatsoever nature if **your vehicle** is unregistered at the time of the **accident** giving rise to the claim. However, this exclusion will not apply to **your vehicle** if it is **mobile plant** that is unregistered, provided that **you** have complied with all statutory requirements and obtained necessary permits to use it on a public road or on public property;
- any **liability** of whatsoever nature if **your vehicle** is not registered or licensed in accordance with requirements of any State or Territory laws relating to the use of **vehicles** on public roads or public property.

Vibration / vehicle weight

Loss or damage to property that is caused by:

- vibration; or
- the weight of **your vehicle** exceeding any lawful requirements or advisory signs.

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		COMPREHENSIVE COVER	THIRD PARTY FIRE AND THEFT COVER	THIRD PARTY ONLY COVER
Accidental death benefit	18	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accidental misfuelling	18	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Artwork and signwriting	18	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automatic additions	19	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trailer cover up to \$2,000	19	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Limited to fire, explosion, lightning or theft	<input type="checkbox"/>
Chains, gates, ropes and tarpaulins	19	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child seat or baby capsule		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Completion of journey	20	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contractual liability	20	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Damage caused by uninsured vehicles	20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Disabled driver modifications	21	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency repairs	21	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency service costs	21	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family travel expenses	22	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Finance gap cover	22	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funeral expenses	22	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Goods in transit	22	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hire vehicle following fire, theft or not-at-fault accident	23	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Limited to fire, explosion, lightning or theft	<input type="checkbox"/>
Hire vehicle excess cover	23	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal costs	24	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loading and unloading	24	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

ADDITIONAL BENEFITS		COMPREHENSIVE COVER	THIRD PARTY FIRE AND THEFT COVER	THIRD PARTY ONLY COVER
Movement of other vehicles	24	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
New for old replacement following total loss	25	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non owned vehicle liability	25	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Other party's interests	25	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal effects	26	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preferred repairer excess rebate	26	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Re-keying and re-coding	27	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Removal of debris	27	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retrieval cost – no damage	27	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Returning your vehicle after repair	28	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Substitute vehicle – legal liability cover	28	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Towing and storage	29	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Limited to fire, explosion, lightning or theft	<input type="checkbox"/>
Towing disabled vehicles	29	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Trauma Counselling	29	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unspecified modifications, accessories or non-standard accessories	29	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vehicle being transported by ship	30	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OPTIONAL COVER		COMPREHENSIVE COVER	THIRD PARTY FIRE AND THEFT COVER	THIRD PARTY ONLY COVER
Hire vehicle following at fault accident	31	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Windscreen excess waiver	32	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OPTIONAL BENEFIT		COMPREHENSIVE COVER	THIRD PARTY FIRE AND THEFT COVER	THIRD PARTY ONLY COVER
Roadside assistance	32	<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.

Accidental death benefit

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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.

Trailer cover

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

We will pay for **damage** to any two wheeled or box trailer that **you** own and was not insured at the time it was stolen or **damaged**.

- **We** will not pay:
- if the trailer was not attached to **your vehicle** at the time the **damage** or **theft** occurred, unless the trailer was within:
 - **your** business premises, or
 - the boundaries of **your** home address (excluding common property in a strata title or similar scheme).
- for any contents, fixtures or equipment that is attached to, or being carried in or on the 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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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
 - the driver of **your vehicle** did not cause or contribute to the incident claimed; 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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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) tonne carrying capacity 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 tonne carrying capacity 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 per vehicle any one claim.

Hire vehicle excess 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 then in the event you have a claim for the hire vehicle during the period of insurance we may also provide cover for the hire vehicle excess for the period that it is hired under the claim.

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

SCENARIO	HIRE VEHICLE EXCESS
We arrange the hire car for you using one of our hire vehicle providers or	In the event you have a claim for the hire vehicle during the period it is provided under a claim under this policy: <ul style="list-style-type: none">• you should lodge the claim with the hire vehicle provider; and• pay them any applicable excess. We will then pay 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 vehicle. Other than as stated above, this policy does not extend to insure the hire vehicle or its use in any other way.
We agree to your own choice of hire vehicle provider	
You choose your own hire vehicle provider but we do not agree to that provider	No cover is provided under this additional benefit. You are responsible for any excess payable to your chosen 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 **liability or loss or damage** 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). Provided that:

- **you** are the first registered owner of **your vehicle** or **you** purchased **your vehicle** as an "ex demonstration" model from a licensed motor dealer who was the first registered owner of the **vehicle**;
- the loss or damage occurred less than two (2) years from the date of original registration of **your vehicle**; and
- anyone who financed **your vehicle** provides **us** with written consent.

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**; and
- the value of **your damaged vehicle** only if **we** agree **you** can keep it.

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

In the event that **we** cannot replace **your vehicle**, because:

- i. **your vehicle's** model has been deleted from a manufacturer's range;
- ii. **your vehicle's** model has been superseded by a **vehicle** that is significantly different to **your vehicle**; or
- iii. a new **vehicle** of similar make and model is not available,

What **we** pay **you** will be limited to:

- the amount of the actual purchase price which **you** paid for **your vehicle**, including any registration fees, delivery charges and stamp duty, if these items were included in the purchase price, when **your** policy shows that **your vehicle** is insured for **market value**; or
- the **agreed value** when **your** policy shows that **your vehicle** is insured for **agreed value**.

Non owned vehicle liability

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

If items of clothing, personal belongings, owned by **you** or **your employees**, , 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.

The following items are excluded under this additional benefit:

- mobile phones, smart watches, tablet devices and laptops or any other electronic device
- tools used in connection with a business;
- firearms; or
- cheques, money, credit cards or negotiable instruments.

Preferred repairer excess rebate

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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 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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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.

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**. 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.

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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 modifications, attachments or non-standard accessories

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

If **your vehicle** suffers **loss or damage** **we** will pay the reasonable costs to repair or replace any **modifications, attachments or non-standard accessories**, that are not listed on **your policy schedule**, up to a limit of 25% of the **vehicle**'s value (**agreed value, sum insured or market value**, whichever is shown on **your policy schedule**) or \$5,000, whichever is the lesser.

However this cover is limited to **modifications, attachments or non-standard accessories** 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.

Vehicle being transported by ship

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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 should also be referred to when determining whether any additional cover will be paid under a claim.

Hire vehicle following at-fault accident

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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

- it is unable to be driven or is in need of repair due to an at-fault accident; 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 per vehicle any one claim. This amount does not include any costs to reduce the standard hire vehicle excess. Please see the 'Hire vehicle excess' additional benefit for how we treat hire vehicle excesses in the event of a claim.

Windscreen excess waiver

COMPREHENSIVE

THIRD PARTY FIRE AND THEFT

THIRD PARTY COVER

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.

OPTIONAL BENEFIT

If **you** have selected Comprehensive cover then **you** may be able to add BZI 'Roadside assistance' for an additional fee.

If **you** do ask **us** to add 'Roadside assistance' and **we** agree, any fees **we** charge for this optional benefit will be shown separately on **your policy schedule**.

If this optional benefit is not shown on **your policy schedule**, then it has not been added to **your policy** and the coverage described in this section does not apply.

Roadside assistance



If **you** have selected Comprehensive cover then **you** may be able to add BZI Roadside Assistance by paying **us** an additional fee, 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.

GENERAL EXCLUSIONS

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 **liability, loss or damage**.

- 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 **liability, loss or damage**;

- 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.
- let out on hire, unless:
 - operated by **you** or one of **your employees**, or it is mobile plant and **we** have agreed in writing to provide **dry hire** cover;
- used 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.

- used 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);
- used 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 **liability, loss or damage** 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, nuclear waste, or nuclear fission or fusion. However, this exclusion does not apply to radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose other than energy production;
- 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.

The **liability, loss or damage** 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**.

Laws impacting cover

This policy does not provide any cover, pay any claim or provide any benefit under this **policy**, to the extent that it is unlawful for **us** to do so.

Sanctions

This policy does not provide any cover, pay any claim or provide any benefit under this **policy**, to the extent that to do so may expose **us** to any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

Cyber Incident

There is no cover under any section of this policy for any claims, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with a **cyber incident**.

However, **we** will cover physical loss of or damage to **your vehicle** and **your** legal liability arising out of the use of **your vehicle**, resulting from:

- damage to, failure of or unavailability of its **computer systems**, and/or
- loss of, corruption of, or loss of access to **electronic data**,

caused by a **cyber incident**, if such loss or damage is otherwise covered by this policy.

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> <p>modifying your vehicle or adding additional modifications, attachments or non-standard accessories to it that are not listed on your policy schedule;</p> <p>when there is a change to the usage of the vehicle, including if there is a change to any regular drivers of your vehicle;</p> <p>if any detail on your policy schedule is no longer accurate, such as the address where the vehicle is normally parked overnight;</p> <p>when the drivers of your vehicle change;</p> <p>when someone who regularly drives your vehicle has their licence suspended, cancelled or restricted.</p>
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 wilful misconduct in relation to the liability or loss or damage.</p>
Fraudulent claim	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 .
Jurisdiction	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.
Keeping proof of value	Please retain reasonable evidence of proof of purchase of your vehicle , its extras, accessories, attachments , 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.
Looking after your vehicle	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.
Notifications	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.
Other insurance and contribution	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.
Other party's interests	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).
Precautions	You must take reasonable care to prevent or minimise loss, damage , injury, illness or liability .

Preventing our right of recovery	If you have agreed with or told someone who caused you loss, damage or liability covered by your policy that you will not hold them responsible then, to the extent we have been prejudiced by this act, we will not cover you for that loss, damage or liability.
References to legislation	<p>Legislation referenced in this policy includes subsequent legislation. Any term used in this policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation.</p> <p>'Subsequent legislation' means:</p> <ul style="list-style-type: none"> • an act or regulation as amended, replaced or re-enacted; • where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.
Sending you Documents	Documents relating to your insurance policy will be sent by post or email. Where you have been given the choice, they will be sent by your chosen delivery method and you can change your preference at any time. It is your responsibility to make sure your contact details are current (including telephone number, email and mailing address where relevant) and you must update these as soon as they change

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 1300 253 692 (if dialling from overseas); or
- register **your** claim online at www.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 subject to **malicious damage**; 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 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.

Any unreasonable delay in telling **us** about or providing **us** with any of the above information may result in a reduction in cover for legal or other costs resulting from that delay, or in the case of a failure to provide **us** with the details of the driver of **your vehicle** involved in the accident, the imposition of the highest **excesses** payable (see the 'Excesses' section below).

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, 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) 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.

If you do not provide **us** with the details of the driver of **your vehicle** within a reasonable period of time (or in any event no later than 30 days after the accident), the **excesses** applicable to **your** claim will be calculated as:

- the basic **excess**; and
- any hydraulic lifting or tipping mechanism or convertible roof or open top **excesses** which may be applicable to **your** claim; and
- the higher of:
 - the age **excess**; or
 - the inexperienced driver **excess**.

The **excesses** will be calculated in this way and imposed on you to assist in resolving **your** claim without undue delay.

If **we** impose these **excesses**, when you provide **us** with the details of the driver of **your vehicle**, the **excesses** payable will be the **excesses** that would have applied to the driver had **we** been made aware of the driver's details prior to resolving **your** claim. This may result in a reduction of the **excesses** applicable to you. This additional age **excess** or inexperienced driver **excess** is imposed on **you** to assist in resolving **your** claim without undue delay.

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 carrying capacity; 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').

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'.

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-conditioned 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 **liability, loss or damage** that is covered under this **policy**, **we** will not provide **you** with cover under this **policy** for that **liability, loss or damage**.

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 'Choosing a repairer' section 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** aren't 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 **modifications**, **attachments** or **non-standard** 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
- **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 which sets out **your** obligations under this **policy** with which **you** need to comply; and
- the 'General exclusions' section 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 cover for the hire car excess under this **policy** – please refer to the additional benefit 'Hire car excess cover' 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 **liability, loss or damage**, 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
- **Sum insured type: Agreed value**
- Insured amount: \$26,000 excluding GST
- Basic **excess**: \$1,000
- Optional covers: Hire **vehicle** following at-fault **accident**

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 with agreed value

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

- Cover type: Comprehensive
- Sum insured type: Agreed value
- Insured amount: \$41,000 excluding GST
- Specified non-standard accessory: \$1,000 Canopy
- 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 golf clubs, 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. The agreed value is the insured amount of the vehicle specified in the policy schedule of \$41,000 plus the canopy (a non-standard accessory) specified in the policy schedule for \$1,000.
Unspecified accessories	\$800	Your vehicle had a non-standard reverse-parking camera installed. This was not specified in the policy schedule but is covered under the 'Unspecified modifications, attachments or non-standard accessories' 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 golf clubs were worth \$1,200 which is less than the maximum we will pay for any item under the 'Personal effects' 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.
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 sum insured

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

- Cover type: Comprehensive
- Sum Insured Type: Sum Insured
- Insured amount: \$20,000 excluding GST
- Basic excess: \$600

Your vehicle is involved in an accident that is the fault of the driver of your vehicle. We assess your vehicle and determine that given the damage it has suffered it is a total loss. Your vehicle was not under finance.

HOW MUCH WE PAY		EXPLANATION
Insured amount	\$20,000	This is the amount you declared as the replacement value of your vehicle and is shown on your policy schedule.
Vehicle assessed value	\$15,000	This is the current market value of the vehicle, 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.
Total loss payment	\$15,000	The market value for the vehicle given it is a total loss will be paid. The vehicle sum insured declared is more than the current market value for the vehicle. In this case, in accordance with the definition of Sum Insured - payment will be made on the sum insured or the market value, whichever is the lesser.
Unspecified accessories	N/A	Your vehicle was a trailer and did not have any modifications, attachments or non-standard accessories.
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.
Total claim payment	\$14,400	This amount would normally be paid directly to you in a total loss situation.

Example 4 – 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 golf clubs (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**.

Example 5 – 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: • 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 6 – 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
- Sum insured type: 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

The following definitions apply to all sections of the **policy** unless defined differently within an individual section. The singular includes the plural and vice versa.

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 insured amount specified in the policy schedule (this amount includes any standard tools, modifications or accessories) plus the value of any modifications , attachments or non-standard accessories , added to your vehicle that have been specified on your policy schedule .
Attachments	Attachment means plant that cannot be easily removed and is necessary for the vehicle to operate in the ordinary course of your business.
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.
Computer system	Computer system means any computer, hardware, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or electronic data storage device, networking equipment or back up facility.
Cyber incident	Cyber incident means: <ul style="list-style-type: none"> • an unauthorised or malicious act; or • malware, virus, hacking, denial of service or similar mechanism, affecting access to, use of or operation of any of your vehicle's computer systems or causing loss of, corruption of, or loss of access to electronic data .
Damage or damaged	Damage or damaged means physical loss or destruction.
Dangerous goods	Dangerous goods means dangerous goods as defined in either the current Australian Code for the Transport of Dangerous Goods by Road or Rail or the current Australian Code for the Transport of Explosives by Road or Rail, as well as any amendments, successor Codes or Standards or similar replacements to the Codes and Standards
Dry hire	Dry Hire means the hiring out of mobile plant without a driver or operator.
Electronic data	Electronic data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system .

TERM	DEFINITION
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 dependent 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 costs to reduce the standard hire vehicle excess or other costs which you may be liable for under the hire vehicle agreement.
Insurer	Insurer means QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
Liability	Liability means a person's legal responsibility to pay compensation to another person.
Loss or damage	Loss or damage means sudden physical loss, damage or destruction 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 or other property insured under this policy 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 does not include vehicle registration and compulsory third party insurance, 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 .
Mobile plant	Mobile Plant means a self-propelled vehicle or machine which is not normally registered for on road use and is used for excavating, digging, grading, drilling, lifting, pumping, loading and unloading, vacuuming or other mechanical work.
Modification	Modification means an enhancement that affects 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.
Policy	Policy means your insurance contract with us which consists of the policy wording, the policy schedule and any Supplementary PDS or any endorsements which amend the policy wording or policy schedule .
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 your or their individual circumstances and may amend the policy .

TERM	DEFINITION
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 insured amount specified in the policy schedule plus the value of any non-standard accessories, modifications or attachments added to your vehicle that have been specified on your policy schedule . Payment will be made on the insured amount or the market value , whichever is the lesser.
Sum insured type	Sum insured type means the basis on which we have insured your vehicle and on which we will settle your claim - agreed value , a sum insured or for its market value . Your policy schedule will show whether your vehicle is insured for an agreed value , a sum insured or for market value . Unless otherwise stated the value of your vehicle in this policy will exclude GST.
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 .
Tool of trade	Tool of Trade means use or operation of your vehicle for excavating, digging, grading, drilling, lifting, pumping, vacuuming or other mechanical work, other than for: <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	Total loss means when, in our opinion, your vehicle is either: <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)	Vehicle means any type of machine intended to be propelled on wheels or self-laid tracks by means other than human or animal power; but excludes rail and tram rolling stock. It includes its standard tools, standard modifications and accessories, as supplied by the manufacturer and any agreed modifications, attachments, or non-standard accessories fitted which are noted on your policy schedule or otherwise specifically covered by the policy . Vehicle does not include a caravan permanently on site or which is used as a permanent residence, or a motorised caravan, campervan, or motor home.
Virus	Virus means any computer malware, virus or similar mechanism, computer program or code, including but not limited to, any malicious software, file, ransomware, virus, boot sector virus, macro virus, hostile applet, Trojan horse program, java virus, ActiveX virus, worm, logic bomb or other executable program or code which initiates an event on infected computer equipment, causing modification of or damage to data, memory or data media or otherwise adversely affecting directly or indirectly the operation of or access to the vehicle, any vehicle computer system or any data or information therein.
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 . With respect to 'Complaints' in the 'Important Information' section, we, us, our means QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545.
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) to deal in and provide general advice on general insurance products and to provide claims handling and settling services. BZI is responsible for the provision of these services under its own AFSL.

BZI acts under a binder authority from QBE Insurance (Australia) Limited (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 and not on your behalf. You can find full details of BZI and the insurer in the Important Information section in 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 Commercial Motor insurance policy. This commission is included in the premium that you pay and may be up to 20% of the premium paid excluding any government taxes and levies. BZI receives this commission from the insurer after you have paid the premium.

Commission received by BZI is used to meet our distribution expenses, which include any commission payable to your broker.

BZI may 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 in the PDS 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 December 2025

CONTACT DETAILS

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