

Motor Insurance: Change Notice

What's changed?

26 February 2026

BZI has made some changes to its Motor Insurance product, effective for policies with a cover start date from 26th February 2026.

The purpose of this document is to highlight certain differences between the below Product Disclosure Statements (PDS). This document is only intended to provide a summary of the changes and does not form part of your policy. Please carefully read the relevant PDS for full details of the cover offered, and any exclusions, conditions and limits that apply.

Motor Insurance – Comprehensive Plus, Comprehensive & Third Party Property Damage

Previous PDS	New PDS
Effective date: 1 July 2025 Version: BZ_MOTOR_PDS_FSG_20250701 Underwritten by: QBE Insurance (Australia) Limited	Effective date: 26 February 2026 Version: BZ_PM_PDS_FSG_260226 Underwritten by: QBE Insurance (Australia) Limited
Effective date: 1 July 2023 Version: BZ_MOTOR_PDS_FSG_20230701 Underwritten by: *Youi Pty Ltd	

* From 1 July 2025, Blue Zebra Private Motor Insurance is no longer underwritten by Youi.

For further information on any of the changes below please refer to the relevant section of the policy described in the first column. For example, if we consider the first change type below, if you need additional information, you will go the 'Important Information' section of the PDS.

Our new Product Disclosure Statements (PDS) are available on the BZI Website <https://www.bzi.com.au/product-documents>.

Section	Change Type	Description
Important Information Claims - Excess	Change	Comprehensive Plus, Comprehensive & Third Party Property Damage cover Imposed excess <ul style="list-style-type: none"> Applies if the driver of the insured vehicle isn't disclosed within 30 days of an incident (where the driver details are relevant to the excess application, as per the PDS). Calculated using the maximum of the excesses payable under the policy. Once driver details are provided, the excess will be recalculated based on the actual driver's profile. Any overpayment will be refunded or adjusted. Calculated as follows: <ul style="list-style-type: none"> the basic excess; and the undeclared driver history excess; and the higher of: <ul style="list-style-type: none"> the undeclared young driver excess; or the undeclared inexperienced driver excess.
What you are covered for Legal liability	Deletion	Comprehensive Plus, Comprehensive & Third Party Property Damage cover Cover is now limited to loss or damage to other people's property. Supplementary Bodily Injury has been removed from all cover options.
Additional Benefits Driver accident compensation Finance gap cover Funeral benefit Loan vehicle cover	Deletion	Comprehensive Plus & Comprehensive cover These additional benefits have been removed.
Additional Benefit New-for-old replacement following total loss	Change	Comprehensive Plus & Comprehensive cover If insured for Agreed Value, payout capped at Agreed Value if a replacement vehicle isn't available.

Motor Insurance – Change Notice

Section	Change Type	Description
Additional Benefit Hire car following a not-at-fault accident	Improvement	Comprehensive cover No longer limited to 21 days.
Additional Benefit Hire car excess	Change	Comprehensive Plus & Comprehensive cover We've removed cover for additional daily insurance costs from hire providers. Benefit now only covers difference between policy excess and hire car excess.
Additional Benefit Purchasing a replacement vehicle	Change	Comprehensive Plus & Comprehensive cover Introduced maximum payout of \$125,000.
Additional Benefit Artwork & signwriting	Change	Comprehensive Plus & Comprehensive cover \$1,000 limit introduced.
Additional Benefit Trailer cover	Change	Comprehensive Plus & Comprehensive cover Cover for caravans has been removed.
General Exclusions The usage of the vehicle	Clarification	Comprehensive Plus, Comprehensive & Third Party Property Damage cover Cover does not apply if the vehicle is used for food or goods delivery for reward, hire as part of a car-sharing service or platform, or any other activity for reward.
General Exclusions	New	Comprehensive Plus, Comprehensive & Third Party Property Damage cover This policy does not cover or pay any claim or provide any benefit under this policy, to the extent that it is unlawful for us to do so.