

Change Notice:

Motor Insurance

What's changed?

1 July 2026

BZI has made some changes to its Motor Insurance product, effective for policies with a cover start date from 1 July 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	Effective Date	1 July 2026
Version	BZ_MOTOR_PDS_FSG_20250701	Version	BZ_CM_PDS_FSG_260701
Underwritten by	QBE Insurance (Australia) Limited	Underwritten by	QBE Insurance (Australia) Limited
Effective Date	26 February 2026		
Version	BZ_PM_PDS_FSG_260226		
Underwritten by	QBE Insurance (Australia) Limited		

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 'Claims' section of the PDS.

Our new PDS is available on the BZI Website: <https://bzi.com.au/products/documents>

Blue Zebra Insurance Pty Ltd (BZI), ABN 12 622 465 838, AFS Licence Number 504130, is an insurance underwriting agency and holds an Australian Financial Services (AFS) Licence to issue and provide general advice on general insurance products and to provide claims handling and settling services. BZI has binding authority to arrange and administer insurance policies on behalf of the insurer. The insurer is QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence 239545.

Section	Change Type	Description
Claims Excesses	Change	<p>Comprehensive Plus, Comprehensive & Third Party Property Damage cover</p> <p>Imposed excess</p> <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. <p>Calculated as follows:</p> <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	<p>Comprehensive Plus, Comprehensive & Third Party Property Damage cover</p> <p>Cover is now limited to loss or damage to other people's property. Supplementary Bodily Injury has been removed from all cover options.</p>
Additional Benefits Driver accident compensation Finance gap cover Funeral benefit Loan vehicle cover	Deletion	<p>Comprehensive Plus & Comprehensive cover</p> <p>These additional benefits have been removed.</p>
Additional Benefit New-for-old replacement following total loss	Change	<p>Comprehensive Plus & Comprehensive cover</p> <p>If insured for Agreed Value, the payout capped at Agreed Value if a replacement vehicle isn't available.</p>
Additional Benefit Hire car following a not-at-fault accident	Improvement	<p>Comprehensive cover</p> <p>No longer limited to 21 days.</p>
Additional Benefit Hire car excess	Change	<p>Comprehensive Plus & Comprehensive cover</p> <p>We've removed cover for additional daily insurance costs from hire providers. The benefit now only covers the difference between the policy excess and hire car excess.</p>
Additional Benefit Purchasing a replacement vehicle	Change	<p>Comprehensive Plus & Comprehensive cover</p> <p>Introduced maximum payout of \$125,000.</p>
Additional Benefit Artwork and signwriting	Change	<p>Comprehensive Plus & Comprehensive cover</p> <p>\$1,000 limit introduced.</p>
Additional Benefit Trailer cover	Change	<p>Comprehensive Plus & Comprehensive cover</p> <p>Cover for caravans has been removed.</p>

Section	Change Type	Description
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 Other 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.