



**Comprehensive Plus
Motor Insurance
Product disclosure
statement and
policy booklet**



Thank you for choosing SGIO

By choosing SGIO, you're choosing to get on with the life you enjoy – and stop thinking about the 'what ifs'.

SGIO has been helping people for many years. We want to make things simple when it comes to insurance – from being clear about what you're covered for, to less complicated claims.

This booklet tells you what you need to know about your insurance policy. If there's anything you don't understand or need help with, just give us a call on 133 233 or visit an SGIO office.

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Features & Benefits

The following table provides a summary of the features and benefits of Comprehensive Plus Motor Insurance together with a comparison to our Comprehensive Motor Insurance Policy. This summary is intended as a guide only. For full details of the cover under Comprehensive Plus Motor Insurance including exclusions, terms and conditions please read the pages that follow.

Summary of covers	Comprehensive Plus	Comparison to Comprehensive Motor Insurance*
Cover for accidental damage to your vehicle	✓	✓
Cover for fire, theft, flood, storm or a malicious act	✓	✓
Hire car excess & bonds	up to \$3,000	up to \$2,000
Taxi fare	up to \$250	✗
Hire car after an incident	up to \$88 per day unlimited days	optional - up to \$50 per day for 14 days
Hire car cover after theft or attempted theft	up to \$88 per day unlimited days	up to \$50 per day for 21 days
Cover for emergency repairs	✓	✓
Agreed Value	✓	available
Towing, vehicle pick up & return	✓	towing only
No Claim Discount for Life	✓	✓
24/7 paperless claims service	✓	✓
Choice of repairer	✓	✓
Cover for windscreen, sunroof and window glass with no excess	✓	optional
Lifetime guarantee on repairs we authorise	✓	✓

* For full details of the Comprehensive Motor Insurance cover including exclusions, terms and conditions please refer to the SGIO Motor Insurance PDS available from SGIO at www.sgio.com.au or by calling 133 233

Our agreement with you

Your Comprehensive Plus Motor Insurance Policy is a contract between you and us made up of:

- ▶ your current Certificate of Insurance, and
- ▶ this Product Disclosure Statement and Policy Booklet (PDS), and
- ▶ any applicable Supplementary PDS (SPDS).

Paying your premium

In return for the payment of your premium, we will provide you with Comprehensive Plus Motor Insurance cover.

You can elect to pay your premium on an annual basis, or by monthly instalments (see page 28 for details of how to pay your premium and what happens if you fail to pay).

21 day cooling-off period

You have a cooling-off period that allows you to cancel your Policy within 21 days of it being issued if you tell us within this period. If you have not made any claims on your Policy, we will refund in full the premium you have paid.

Words with special meaning

Some words in this PDS have special meaning. Please refer to the Definitions section on page 34 for more details.

GST

All dollar values described in this PDS include GST.

Special conditions

We may impose special conditions on your Policy that may exclude, restrict or extend cover for a person or a particular matter. For example, we may not offer cover for a storm or bushfire within the first 48 hours of the start of the Policy. Any imposed conditions will be listed on your current Certificate of Insurance.

Co-insureds

If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by all of those people.

What your Policy covers

Your Policy covers your motor vehicle that is listed on your current Certificate of Insurance. This is referred to as 'your vehicle' in this PDS.

Your Policy provides cover for incidents that occur in the period of insurance set out on your current Certificate of Insurance.

Comprehensive Plus Motor Insurance offers you agreed value cover, so you will always have the peace of mind of knowing the amount your vehicle is covered for. The agreed value for your vehicle is set out on your current Certificate of Insurance.

If you make a claim, you may need to pay an excess. Also, your No Claim Discount and any future premium may be affected.

Comprehensive Plus Motor Insurance

Comprehensive Plus Motor Insurance provides:

- ▶ all the benefits described on pages 7 to 9, and
- ▶ additional benefits described on pages 10 to 13 if we agree to pay your claim.

See 'Things that may affect cover' on pages 14 to 16 for important policy exclusions that affect all cover. These are in addition to any limitations to cover described on pages 7 to 13.

Cover for loss or damage

We will cover loss or damage to your vehicle caused by any of the following incidents:

- ▶ an accident including a collision
- ▶ flood
- ▶ fire
- ▶ malicious act
- ▶ storm
- ▶ theft or attempted theft.

we will decide whether to:

- ▶ repair your vehicle, or
- ▶ pay you the cost of repairing your vehicle, or
- ▶ pay you the agreed value listed on your current Certificate of Insurance less any applicable deductions (see page 23 for details).

For examples of how we calculate a claim for loss or damage to your vehicle, please see examples 1 and 2 in the Claim payment examples on page 36.

Windscreen, sunroof & window glass damage

If only your vehicle's windscreen, sunroof or window glass is damaged as a result of an incident described on this page under the heading 'Cover for loss or damage':

we will:

- ▶ repair or replace the windscreen, sunroof or window glass, or
- ▶ pay you the cost of repairing or replacing the windscreen, sunroof or window glass.

You will not need to pay any excess.

Keys, locks & barrels

If the keys of your vehicle are stolen:

we will:

- ▶ pay up to \$1,000 over and above any basic excess that applies to your Policy to replace or re-code your vehicle's keys, locks and barrels.

you need to:

- ▶ report the theft of the keys to the Police.

Liability cover for damage you cause to someone else's property

Under liability cover, we protect you if someone makes a claim against you for loss or damage to their property. For example, if you are at fault in an accident and damage someone's vehicle.

Who we will cover

We will cover:

- ▶ you, or
 - ▶ any driver, or
 - ▶ any passenger, or
 - ▶ your employer, including the government, your business partner or principal when:
 - you are using or are in charge of your vehicle as their employee, business partner or agent of the principal, or
 - you give permission for your vehicle to be used by another employee, business partner or agent of the principal.
- Your principal is a person with whom you have an express agreement to act as their agent.

What we will cover

We will cover the liability of a person we cover for any claim against them arising from loss or damage to somebody else's property, in an incident that is caused by the use of your vehicle.

We will also:

- ▶ act for, or arrange representation for the person we cover
 - ▶ attempt to resolve the claim if we consider that the person we cover is at fault for the loss or damage
 - ▶ defend the claim in a court or tribunal if we consider that the person we cover is not at fault for the loss or damage.
- It is our choice whether we defend or resolve the claim and, if we resolve the claim, how much we pay to resolve the claim.

The most we will pay in relation to any one incident is \$20 million. In addition, we will pay legal costs when our lawyers act in connection with the claim.

For examples of how we calculate a liability claim and legal costs, please see example 4 in the Claim payment examples on page 37.

Substitute vehicle

In the same way we cover liability for the use of your vehicle, we also cover liability caused by the use of a substitute vehicle (for the meaning of substitute vehicle, see page 35).

When we provide liability cover

To be entitled to liability cover:

- ▶ the incident must occur during the period of insurance set out on your current Certificate of Insurance
- ▶ the person we cover must be claimed against by the person whose property is lost or damaged in the incident and must lodge a claim for liability cover with us under your Policy
- ▶ if the person we cover is not you and that person was driving the vehicle they must, at the time of incident, have had your permission to drive the vehicle
- ▶ if the person we cover is not you and that person was a passenger they must, at the time of the incident, have had your permission to be in the vehicle or the permission of a person who has your permission to drive the vehicle.

When you are not entitled to liability cover

- ▶ We do not cover any claim for or arising from injury or death from an incident
- ▶ We will not cover damage to property that you, or the person we cover, own or have in their custody, control or possession
- ▶ We will not cover the liability of any passenger who was under the influence of any alcohol or drug at the time of the incident
- ▶ We do not cover any exemplary or punitive damages, fines or penalties claimed, ordered or awarded against you or the person we cover.

See 'Things that may affect cover' on pages 14 to 16 for important policy exclusions that affect all cover. These are in addition to any limitations to cover described on pages 7 to 13.

Legal representation

If your vehicle is involved in an incident which results in you or a driver of the vehicle who has permission to drive your vehicle needing legal representation as a result of that incident:

- ▶ we will pay the reasonable costs of legal representation if you or that driver needs to be represented before a coroner conducting an inquiry
- ▶ we may choose to pay the reasonable costs of legal representation if you or that driver needs to be represented before a magistrate.

The most we will pay for any legal representation is \$10,000.

you must:

- ▶ contact us before incurring these costs otherwise we may not cover you for these costs.

Helpline benefits 1300 654 903 – 24 hour assistance

Helpline is a telephone service that provides assistance and advice 24 hours a day, seven days a week.

Helpline provides assistance:

- ▶ over the phone while travelling
- ▶ with accidents
- ▶ with illness or injuries
- ▶ with illness or injuries that need hospitalisation
- ▶ with illness or injuries that interrupt a driving trip
- ▶ if someone travelling with you dies
- ▶ if someone not travelling with you dies
- ▶ if your vehicle is stolen.

For details on the benefits of Helpline please refer to our Helpline Benefits Guide, located at www.sgio.com.au/comprehensiveplushelpline or contact us on 1300 654 903.

Comprehensive Plus Motor Insurance

– Additional cover

If you make a claim for an incident described on page 7 under the heading 'Cover for loss or damage', you may be entitled to one or more of the following additional covers.

See 'Things that may affect cover' on pages 14 to 16 for important policy exclusions that affect all cover. These are in addition to any limitations to cover described on pages 7 to 13.

Hire car

If we agree to pay your claim as a result of an incident described on page 7 and your vehicle cannot be driven, is unsafe to drive or is in for repairs:

we will:

- ▶ pay for the cost of a hire car up to a maximum of \$88 per day:
 - until your vehicle is repaired or recovered, or
 - until we settle your claim if your vehicle is a total loss.

Unless we arrange the hire car, you need to:

- ▶ pay for the hire car first, and
- ▶ provide us with the hire car agreement and receipt for payment of the hire car.

not covered:

- ▶ running costs of the hire car
- ▶ additional hire car costs
- ▶ loss or damage to the hire car
- ▶ liability arising from the use of the hire car (except as described under 'Hire car excess and bonds' cover – see this page)
- ▶ hire car costs incurred as a result of unreasonable delay by you in having your vehicle repaired or unreasonable delay by a repairer you choose in carrying out repairs.

We are not responsible for ensuring a hire car is available.

Hire car excess and bonds

We will pay you up to \$3,000 in total for any excess you are required to pay, and the amount of security bond forfeited under a hire car agreement if:

- ▶ we have agreed to pay for the cost of the hire car under 'Hire car' cover (see this page), and
- ▶ the excess or security bond is payable as a result of loss or damage to the hire car or loss or damage caused by the hire car during the hire period we cover.

you need to:

- ▶ provide us with a copy of the hire car agreement, and
- ▶ provide receipts for any amounts being claimed.

Vehicle towing, pick up & return

If we agree to pay your claim and your vehicle requires:

- ▶ towing from the scene of the incident, or
- ▶ transporting to and from the repairer

we will:

- ▶ pay the cost of towing your vehicle from the scene of the incident to a repairer recommended by us or nominated by you
- ▶ arrange at your request, for your vehicle to be towed or driven by us or our representative:
 - from your home or place of business to the repairer for repairs to be carried out, and
 - to your home or place of business from the repairer on the completion of repairs.

We will decide whether to tow or drive your vehicle.

Taxi fare

If we agree to pay your claim and you need to arrange a taxi:

- ▶ from the scene of an incident,
- ▶ to and from the repairer,
- ▶ to and from a hire car provider

we will:

- ▶ pay up to \$250 in total for the cost of taxi fares.

Unless we arrange the taxi, you need to:

- ▶ pay for the taxi first, and
- ▶ provide us with the receipt for payment of the taxi fares.

Emergency repairs

If we agree to pay your claim and you have made emergency repairs to your vehicle as a result of an incident:

we will:

- ▶ cover any emergency repairs up to \$500 without any prior agreement between you and us.

you need to:

- ▶ keep the receipts for all repairs.

Storage costs

If we agree to pay your claim and as a result of an incident your vehicle is reasonably required to be held in storage:

we will:

- ▶ pay the reasonable storage costs for your vehicle from the time the claim is lodged.

Personal items

If we agree to pay your claim and any personal items in your vehicle suffer loss or damage caused by an incident except theft or attempted theft:

we will:

- ▶ pay up to \$500 to replace or repair the personal items .

not covered:

- ▶ mobile phones
- ▶ cash
- ▶ baby capsules and child seats (for cover for these items see below)
- ▶ standard equipment, modifications, options or accessories.

Baby capsules & child seats

If we agree to pay your claim and any baby capsule or child seat in your vehicle is stolen or damaged as a result of an incident:

we will:

- ▶ pay up to \$500 per item, towards replacing each baby capsule or child seat.

Trailer or caravan damage

If we agree to pay your claim and your trailer or caravan suffers loss or damage as a result of an incident while attached to or being towed by your vehicle:

we will:

- ▶ pay up to \$1,000 towards repairing or replacing your trailer or caravan.

not covered:

- ▶ damage to the contents of the trailer or caravan.

New replacement vehicle

If your vehicle is considered by us to be a total loss and we agree to pay your claim, you can choose to have your vehicle replaced, if:

- ▶ you have bought your vehicle new, or you purchased a demonstrator vehicle, and
- ▶ the vehicle is in the first 24 months of its registration at the time of the incident, and
- ▶ a replacement vehicle is available in Australia which is of the same make, model, engine size, equipment level and paint type, and
- ▶ we have agreement from any credit provider noted on your current Certificate of Insurance – if applicable, and
- ▶ the vehicle has a tare weight of less than 2.5 tonnes.

we will:

- ▶ replace your vehicle with a vehicle of the same make, model, engine size, equipment level and paint type,
- ▶ replace any modifications, options or accessories,
- ▶ pay the first 12 months registration and Compulsory Third Party (CTP) Insurance, if applicable, on the replacement vehicle.

you need to:

- ▶ pay us any
 - excess that applies,
 - outstanding premium, including the balance of all monthly instalments,
 - refund you receive from the registration and CTP Insurance over your vehicle.

If your vehicle is replaced:

- ▶ your Policy comes to an end and no refund of premium is due, and
- ▶ your vehicle becomes our property.

You can arrange cover for your replacement vehicle by calling 133 233 or visit an SGIO office.

For an example of how we calculate a claim for a new replacement vehicle, please see example 3 in the Claim payment examples on page 36.

Your uninsured loss

If we pay your claim, and take steps to recover from a third party some or all of the amount we pay you, we may, if we choose to, also attempt to recover on your behalf, loss or damage which is not covered by your Policy but that you suffer in connection with the incident.

This means we may decide to recover your uninsured loss, as well as our claim payments, from a third party.

you must:

- ▶ have told us about your uninsured loss and asked us to seek recovery of it,
- ▶ provide us with any documents you have that prove your uninsured loss, and
- ▶ have entered into an agreement about the terms on which we, or our recovery agents or lawyers, will recover your uninsured loss on your behalf. You may need to contribute your share of any legal or recovery agent's costs.

If we take steps to recover our claim payments you agree that we can retain any amount we recover.

not covered:

We will not seek recovery of loss or damage covered under another insurance policy or any loss or damage for or arising from personal injury or death.

Things that may affect cover

In some situations, we may not cover you at all or we may limit the cover we give you under your Policy. These are known as exclusions. We outline the exclusions in the following sections.

General exclusions

The exclusions shown on pages 14 to 15 apply to all cover under your Policy. These sections also apply to liability cover.

Exclusions for liability cover

The exclusions for liability cover are shown under 'When you are not entitled to liability cover' on page 9.

Other exclusions

Throughout this booklet, we outline other exclusions that apply to specific situations and the limits on your cover.

Your responsibilities when you are insured with us and when you make a claim

When you are insured with us and when you need to make a claim, you must meet certain responsibilities. We outline your responsibilities on pages 16 and 19.

General exclusions

The exclusions on this page and page 15 apply to all cover under your Policy.

not covered:

- ▶ loss or damage that occurs outside Australia
- ▶ loss or damage less than any applicable excesses
- ▶ claims arising from incidents that occur outside the period of insurance listed on your current Certificate of Insurance
- ▶ tyre damage caused by road cuts, punctures, bursts or braking
- ▶ mechanical, structural, electronic or electrical failures
- ▶ repairs to old damage
- ▶ deterioration, wear, tear, rust, erosion or other forms of corrosion
- ▶ loss that occurs because you cannot use your vehicle except to the extent your Policy provides you with hire car cover
- ▶ the cost of fixing faulty repairs
- ▶ loss or damage to your vehicle while it is on consignment
- ▶ depreciation
- ▶ loss of the value of your vehicle.

not covered:

- ▶ loss or damage caused intentionally by you, or a person acting with your express or implied consent
- ▶ loss or damage caused by or arising from:
 - the seizure, impoundment, sale or destruction of your vehicle by any law enforcement or government agency
 - any hostilities, rebellion, riot, civil commotion or war – whether war has been formally declared or not
 - the use, existence, or escape of any nuclear or radio-active material
 - any act of terrorism that involves biological, chemical or nuclear pollution or contamination
 - the discharge of any pollutant or contaminant from your vehicle or a substitute vehicle
 - a breach of contract or an obligation under a contract
 - a failure to secure your vehicle, or leaving your vehicle in an unsafe position after it:
 - broke down, or
 - suffered accidental damage, or
 - was stolen and then found.

Driving under the influence of alcohol or drugs

If, at the time of an incident, the driver of your vehicle or a substitute vehicle:

- ▶ was under the influence of any alcohol or drug; or
 - ▶ had a blood alcohol level higher than the level permitted by law
- we will refuse any claim

unless:

you were not the driver and you can satisfy us you had no reason to suspect that the driver was affected by alcohol or any drug. Even if we agree to pay your claim for loss or damage to your vehicle, the driver will have no liability cover and we may seek recovery of an amount from this driver.

Driving unlicensed

If, at the time of an incident, the driver of your vehicle or a substitute vehicle:

- ▶ did not hold a licence, or
- ▶ was a cancelled, suspended or disqualified driver, or
- ▶ was a learner driver not accompanied by a licensed driver who holds the class of licence required by the learner's permit, or
- ▶ did not hold the appropriate class of licence for the vehicle

we will refuse any claim

unless:

you were not the driver and you can satisfy us you had no reason to suspect that any of these matters applied to the driver. Even if we agree to pay your claim for loss or damage to your vehicle, the driver will have no liability cover and we may seek recovery of an amount from this driver.

Improper vehicle use

If, at the time of an incident:

- ▶ you or the driver of your vehicle or a substitute vehicle were engaged in a wilful or reckless act while driving the vehicle, or
- ▶ your vehicle, a substitute vehicle or anything attached to your vehicle or a substitute vehicle was being used to carry or store explosives, flammable or combustible substances or liquids illegally, or
- ▶ your vehicle or a substitute vehicle or anything being towed, including a trailer or caravan, was:
 - in an unsafe condition, or
 - being towed illegally, or
- ▶ your vehicle or a substitute vehicle was being used in a race, trial, test or contest, or for unlawful purposes.

we will refuse any claim.

Your responsibilities when you are insured with us.

If you do not tell us the following we may refuse or reduce a claim, or cancel your Policy:

- ▶ you change the address where your vehicle is normally kept
- ▶ you change the way you use your vehicle
- ▶ you use your vehicle for a driver education course
- ▶ you hire out your vehicle
- ▶ your vehicle is not in a condition that meets registration requirements in your State or Territory
- ▶ your vehicle is not in good order and repair, free from rust, mechanical, hail or unrepaired damage, or any other damage that would make it unsafe
- ▶ you use your vehicle for events relating to a motor vehicle club, bash or charity event.

When making a claim you also need to meet the responsibilities on page 19.

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Claiming under your Policy

We are available to help you 24 hours a day, 7 days a week on 1300 654 903.

If you make a claim, we will:

- ▶ ask a series of questions, or ask for detailed written information
- ▶ give immediate assistance with the claim
- ▶ tell you if you need to pay any excess and how to pay it.

Your responsibilities when making a claim under your Policy

Your responsibilities when you make a claim are described below. These responsibilities also apply to anyone seeking cover under your Policy. If these responsibilities are not met, we may not pay a claim in full, or at all.

you must:

- ▶ do everything reasonable to prevent further loss or damage
- ▶ co-operate fully with us, even if we have already paid your claim. This may include:
 - providing us with all the information, documents and help we need to deal with your claim
 - immediately sending us any letters, notices or court documents that you receive about any incident which has resulted, or could result in a claim against you
 - being interviewed by us
 - attending court to give evidence

- ▶ where requested by us, provide proof of ownership for your vehicle, or any personal items, modifications, options or accessories. This may include providing receipts, valuations, model and serial numbers
- ▶ immediately report to the Police any theft or attempted theft, vandalism or malicious act, and keep any incident report number they give you
- ▶ where requested by us, allow us to inspect your vehicle. We may also require additional quotations from any repairers we nominate. If we need to move your vehicle, this will be at our expense
- ▶ provide us with your Australian Business Number (ABN) and the percentage of any input tax credit you have claimed or are entitled to claim on the premium you have paid if you are a business registered or required to be registered for GST purposes and entitled to an input tax credit.

you must not:

- ▶ carry out or authorise repairs, except if you are entitled to claim those repairs as emergency repairs (see page 11 for details)
- ▶ attempt to settle a claim made against you without our permission
- ▶ make any admissions to anyone about any incident covered by your Policy
- ▶ abandon or surrender damaged property to us unless we are entitled to the salvage under your Policy or at law.

We will refuse a claim, cancel your Policy, or do both if you, or anyone seeking cover under your Policy is not truthful and frank in any statement made in relation to a claim, or in connection with a claim.

Excesses

What is an excess?

An excess is an amount you contribute towards the cost of a claim.

There are three types of excess:

- ▶ basic
- ▶ age
- ▶ special.

If you make a claim you must pay any excess that applies either to us or to the repairer or supplier. We will tell you who to pay your excess to. We may not finalise a claim until you have paid any excess that applies.

You can choose a higher basic excess to reduce your premium (see our Choice of Excess Discount on page 27).

If available, you may remove the basic excess by paying an extra premium.

When an excess applies

If you make any type of claim, you must pay any:

- ▶ basic excess that applies, and
- ▶ age excess where the driver of your vehicle was under 25 years of age, or 25 years of age or more with less than 2 years of driving experience after obtaining a provisional or probationary licence, and
- ▶ special excess in addition to any age excess or basic excess.

The type and amount of any Policy excess you must pay are listed on your current Certificate of Insurance.

For further details on excesses, together with details on how these excesses are calculated, please refer to our Comprehensive Plus Premium, Excess and Discounts Guide located at www.sgio.com.au/comprehensiveplusped or contact SGIO on 133 233 or visit an SGIO office.

When an excess does not apply

You will not have to pay an excess if:

- ▶ you make a claim for an incident that we agree was not in any way the fault of you, the driver of, or a passenger in your vehicle, or a substitute vehicle, and
- ▶ you can provide the name and residential address of a person(s) we agree is at fault, and the amount of the claim is more than any basic excess.

You will not have an excess if you are claiming for windscreen, sunroof or window glass damage only (see page 7).

How we settle a claim

Repairing your vehicle

If we agree to pay your claim for loss or damage to your vehicle and we agree your vehicle can be repaired, information on how we settle your claim is described on pages 21 and 22.

If your vehicle is a total loss

If your vehicle is considered by us to be a total loss, how we settle your claim will be described on page 23.

For examples of how we calculate claims if your vehicle can be repaired or is a total loss, please see the Claim payment examples 1, 2 and 3 on pages 36.

Repairing your vehicle

Choosing a repairer

If we agree to repair your vehicle, you can let us find you a repairer or nominate your own repairer.

If you let us find you a repairer

we will:

- ▶ advise you of a repair management centre to attend or a preferred repairer to undertake repairs to your motor vehicle, and
- ▶ choose the most suitable repair method for the type of damage to your vehicle.

we may:

- ▶ need to inspect your vehicle before authorising repairs. If so, we will tell you where you need to take your vehicle or have your vehicle towed
- ▶ arrange for a part of the repair to be carried out by a specialist service provider, for example windscreen repairs
- ▶ require you to contribute to the costs if the repairs to your vehicle leave it in a better condition than before the incident.

we will not:

- ▶ cover any additional repair costs incurred through extensive delays and difficulties in obtaining parts.

If you choose to nominate your own repairer

you must:

- ▶ choose a repairer that has all necessary licences and authorisations required by law
- ▶ obtain our authorisation for the repairs and quoted cost before those repairs are commenced.

we will:

- ▶ choose the most suitable repair method for the type of damage to your vehicle, and
 - decide whether to authorise and pay for the fair and reasonable costs of repairs, or
 - decide whether to pay you the cost to repair your vehicle.

In determining the fair and reasonable cost, we may consider a number of factors, including quotes from other repairers.

we may:

- ▶ need to inspect your vehicle before authorising repairs. If so, we will tell you where you need to take your vehicle or have your vehicle towed
- ▶ require you to contribute to the costs if the repairs to your vehicle leave it in a better condition than before the incident.

we will not:

- ▶ be responsible for ensuring the availability of the repairer
- ▶ cover any additional repair costs incurred through extensive delays and difficulties in obtaining parts.

Parts used when repairing your vehicle

If we agree to repair your vehicle we will repair your vehicle using new parts or quality non-mechanical reusable parts.

Our policy is to use non-mechanical reusable parts or non-genuine parts only when this:

- ▶ is consistent with the age and condition of the vehicle
- ▶ does not affect the safety or the structural integrity of the vehicle
- ▶ complies with the vehicle manufacturer's specifications and applicable Australian Design Rules
- ▶ does not adversely affect the post-repair appearance of the vehicle
- ▶ does not void or affect the warranty provided by the vehicle manufacturer.

Generally, we do not authorise the use of reusable parts for the repair of any motor vehicle that is less than three years old.

Lifetime guarantee of repairs

If we authorise repairs to your vehicle, we will guarantee the workmanship on the repairs authorised by us for the life of your vehicle.

The Motor Vehicle Insurance and Repair Industry Code of Conduct

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

We support the code and are committed to continually reviewing our operations to ensure compliance.

If your vehicle is a total loss

If we consider your vehicle to be a total loss:

we will:

- ▶ pay you the agreed value listed on your current Certificate of Insurance after deducting:
 - any unpaid premium, and
 - any applicable excesses, and
 - the unused portions of the registration and Compulsory Third Party (CTP) Insurance that you are entitled to. What will be unused will depend on the time between registration and the incident and the refund rules in your State or Territory.

if we pay a total loss:

- ▶ your Policy comes to an end and no refund of premium is due to you, and
- ▶ the vehicle becomes our property.

Recovery against another party

If we cover you for an incident and pay your claim, we may, if another party was responsible for the loss or damage, recover any amount we pay from that party. If we do this, then you agree we can use your name in any recovery action.

For recovery of your uninsured loss see page 13.

If you are a business registered or required to be registered for GST purposes and entitled to an input tax credit

We will reduce any payment we make by an amount equal to your input tax credit entitlement. This applies to any amount we pay, including where we state that an amount will include GST.

Any payment we make to settle your claim will be considered to be made in full even if the amount we pay has been reduced as described above.

Credit provider's rights

If you have borrowed money using your vehicle as security, you may be required to note the credit provider's interest in the vehicle.

This may also apply if you lease, or have a hire purchase agreement on your vehicle.

If this is the case, and the credit provider is listed on your current Certificate of Insurance, the cover you have extends to them and the conditions and exclusions also apply to them.

we will:

- ▶ consider your vehicle used as security to be under a finance arrangement
- ▶ if we decide to pay you the cost of repairs or the agreed value of your vehicle, pay the credit provider the lesser of:
 - the agreed value, listed on your current Certificate of Insurance (less any applicable deductions)
 - where applicable, the cost of repairing your vehicle (less any applicable deductions)
 - the balance then owing to the credit provider under a finance arrangement
- ▶ if the credit provider is entitled to the salvage of the vehicle in the event of a claim, deduct the estimated salvage value of the vehicle from any amount that we pay.

however:

- ▶ our ability to pay the claim may be affected if the credit provider fails to provide us with the information we require
- ▶ we will treat any statement, act, omission or claim by you as a statement, act, omission or claim by the credit provider
- ▶ if we pay the credit provider, we no longer have an obligation to you under the claim for the amount paid to them. We may try to recover the amount of that payment if someone else was at fault. We will do this in either your name or the credit provider's name.

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More about this Policy

How we work out your premium

Your insurance premium is based on the likelihood of a claim being made on your Policy in the future. There are a number of factors we take into account in determining your premium.

Discounts you may be eligible for

If you take out insurance with us you may be eligible for one or more of the following discounts described on this page:

- ▶ No Claim Discount
- ▶ Multi-Policy Discount
- ▶ Years of Insurance Discount
- ▶ Choice of Excess Discount

We calculate the discounts that apply to your Policy before we tell you what your premium will be. Discounts we have applied will be listed on your current Certificate of Insurance. We may introduce new discounts from time to time.

No Claim Discount

No Claim Discount is a reward for good driving. We calculate your level of No Claim Discount based on the number of years you have been driving and your claims and incident history.

Multi-Policy Discount

Multi-Policy Discount applies if you hold Motor Insurance and certain other products and services.

Years of Insurance Discount

Years of Insurance Discount is based on the number of years you continuously hold your insurance policy with us.

For full details of how we work out your premium and the discounts you may be eligible for, please refer to our Comprehensive Plus Premium, Excess and Discounts Guide located at www.sgio.com.au/comprehensiveplusped or contact SGIO on 133 233 or visit an SGIO office.

Choice of Excess Discount

Choice of Excess Discount allows you to reduce your premium by selecting a higher basic excess. The excess you choose is shown as your basic excess on your current Certificate of Insurance.

Any discounts applied will be listed on your current Certificate of Insurance. It is important you check your current Certificate of Insurance to ensure you are getting the discounts you are entitled to and that your personal information is accurate, complete and up to date.

Paying your premium – what you should know

You can pay your premium:

- ▶ annually in one lump sum, or
- ▶ by monthly instalments by direct debit from an account or credit card you nominate, if we offer that option to you.

If you pay your premium annually the due date for the payment is set out on your current Certificate of Insurance.

If you pay your premium by monthly instalments the amount and due date for each instalment is set out on your current Certificate of Insurance.

Unpaid annual premium

If you pay your premium annually and you do not pay by the due date, we will give you written notice of cancellation of your Policy.

Unpaid monthly instalments

The first instalment when you take out insurance:

If you pay your premium by monthly instalments and you do not pay the first instalment by the date it is due, we will give you written notice of cancellation of your Policy.

For any other instalment:

- ▶ if an instalment remains unpaid for one month after its due date, your policy is automatically cancelled without notice to you at the end of that one month period
- ▶ if an instalment remains unpaid for 14 days or more after its due date, we will refuse a claim for incidents that occur 14 days or more after the due date.

An instalment is unpaid if it is dishonoured, rejected, not received or we are otherwise unable to deduct it from the nominated credit card or account.

Making changes to your Policy

If you or we want to make certain changes to your Policy, the following sections describe what you will need to do or what we will do:

- ▶ You want to make changes to your Policy - see this page
- ▶ You sell or give away your vehicle - see this page
- ▶ You change vehicles - see this page
- ▶ You want to cancel your Policy - see page 30
- ▶ We want to cancel your Policy - see page 30
- ▶ We want to give you written notice - see page 30.

If any refund amount owing to you is less than \$5, you agree to us donating this amount to charity, unless you tell us to pay that amount to you.

You want to make changes to your Policy

If you want to make changes to your Policy:

you need to:

- ▶ contact us first, and
- ▶ pay us any additional premium otherwise we will not make the change.

we will:

- ▶ make the change only if we agree
- ▶ issue you with a current Certificate of Insurance
- ▶ refund any amount owing to you.

You sell or give away your vehicle

If you sell or give away your vehicle or part ownership of your vehicle, then your Policy comes to an end without any notice to you and you will not be covered.

we will:

- ▶ deduct from the premium you paid an amount that covers
 - the period that you have been insured for, and
 - a cancellation fee of \$30 (excluding GST),then we will pay you what is left of the premium.

You change vehicles

If you replace your vehicle with a similar one within 14 days of selling it or giving it away:

we will:

- ▶ provide separate temporary cover for the replacement vehicle on the same terms and conditions as set out in your Policy, except that the cover will only be:
 - for a period of 14 days from the date of purchase, and
 - if you have agreed value cover, the agreed value will be the purchase price of the replacement vehicle
- ▶ cover the replacement vehicle under this Policy:
 - if within the 14 day temporary cover period you ask us to cover the replacement vehicle permanently and provide us full details of the replacement vehicle, and
 - we agree to cover the replacement vehicle, and
 - you agree to pay us any additional premium we require.

You want to cancel your Policy

If you want to cancel your Policy you must contact us first:

we will:

- ▶ deduct from the premium you paid an amount that covers
 - the period that you have been insured for, and
 - a cancellation fee of \$30 (excluding GST),
 then we will pay you what is left of the premium.
- ▶ if you are paying your premium by monthly instalments, you must pay us any monthly instalments due but unpaid. You authorise us to deduct these amounts by way of direct debit from the account or credit card you have previously nominated for monthly instalment deductions.

You may cancel your Policy and receive a full refund within the 21 day cooling-off period (see page 5 for details).

We want to cancel your Policy

If we want to cancel your Policy:

we will:

- ▶ provide you with written notice, if required
- ▶ refund your unused premium after deducting an amount that covers the period that you have been insured for.
- ▶ if you are paying your premium by monthly instalments, you must pay us any monthly instalments due but unpaid. You authorise us to deduct these amounts by way of direct debit from the account or credit card you have previously nominated for monthly instalment deductions.

We want to give you written notice

If we need to provide you with any written notice regarding your Policy:

we will:

- ▶ deliver it personally, or
- ▶ send it to your last known address, or
- ▶ deliver it by fax or electronically where it is permitted by law, or
- ▶ send you an electronic link by which you can access the notice where this is permitted by law.

however:

- ▶ it is important that you tell us of any change of postal address or electronic address (if applicable) as soon as possible.

How to resolve a complaint or dispute

Follow these helpful steps to assist you in resolving any complaint you may have.

1 – Talk to us first

- ▶ If you have a complaint, the first thing to do is speak to one of our staff
- ▶ If your complaint relates specifically to a claim, speak with the claims officer managing your claim (see back cover for contact details)
- ▶ If the staff member or claims officer is unable to help resolve the matter for you, you may speak to a manager.

If you are not satisfied with our response, you can go to step 2.

2 – Seek a review

- ▶ If the matter is still not resolved, the manager will refer you to the relevant dispute handling department or area who will conduct a review of your complaint.

If you are not satisfied with our response to your dispute, you can go to step 3.

3 – Seek an external review

- ▶ You are entitled to seek an external review of our decision. We will provide you with information about option(s) available to you, including, if appropriate, referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service (FOS).

Further information about our complaint and dispute resolution procedures is available by contacting us (see back cover for contact details)

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice.

The objectives of the Code are:

- ▶ to promote better, more informed relations between insurers and their customers
- ▶ to improve consumer confidence in the general insurance industry
- ▶ to provide better mechanisms for the resolution of complaints and disputes between insurers and their customers, and
- ▶ to commit insurers and the professionals they rely upon to higher standards of customer service.

A copy of the Code can be obtained from the Insurance Council of Australia by visiting www.insurancecouncil.com.au.

Privacy of your personal information

We are committed to handling your personal information in accordance with the privacy laws and the terms of this PDS.

You can choose not to give us some or all of the personal information we require, but this will affect our ability to provide you with cover.

Our Privacy Charter includes information on

- ▶ how to contact us regarding privacy
- ▶ how to change your marketing consent
- ▶ how to access your personal information.

To get a copy of our Privacy Charter visit our website to view a copy, or pick up a copy at any SGIO office.

When you provide your personal information

You acknowledge and consent to us, Insurance Australia Limited trading as SGIO, SGIC, and NRMA Insurance, our agents and our related entities (CGU* and IMA**) and their distributors collecting and using your information to:

- ▶ consider your insurance application and any subsequent application for insurance
- ▶ underwrite and price any policy
- ▶ calculate and offer discounts
- ▶ issue you with a policy
- ▶ administer the policy
- ▶ investigate, assess and pay any claim made by or against you or that could be made against you
- ▶ and recover monies we have paid you or recover debts you have incurred.

For these purposes, you acknowledge and consent to us, our agents and our related entities and their distributors collecting your personal information from, and disclosing your information to:

- ▶ our agents
- ▶ our related entities and their distributors
- ▶ other insurers
- ▶ insurance reference bureaus
- ▶ law enforcement agencies

- ▶ our service providers (which includes investigators and recovery agents, lawyers, assessors, repairers, suppliers, advisers and any agent of these).

When you provide personal information to us, our agents and our related entities and their distributors about another person:

- ▶ you must be authorised to do so, and
- ▶ you must inform that person, unless informing them would pose a serious threat to the life or health of any individual
 - who we are
 - how we use and disclose their information and
 - that they can gain access to that information.

An example might be if you provide information to us about another person's driving history.

* *CGU Insurance Limited*
ABN 27 004 478 371

** *Insurance Manufacturers of Australia Pty Limited*
ABN 93 004 208 084

Privacy of your personal information for marketing purposes

Your personal information helps us to provide you with a range of leading insurance products and services.

We may also use your personal information to offer you additional products and services.

How we handle your personal information is explained in our Privacy Charter.

To get a copy of our Privacy Charter visit our website to view a copy, or pick up a copy at any SGIO office.

When you provide your personal information to us

You acknowledge and consent to us, our agents and our related entities and their distributors collecting and using your personal information to:

- ▶ contact you for market research
- ▶ provide you with information and offers about products and services we offer
- ▶ provide you with information and offers about products and services offered by our related entities and by other organisations and to any agent of these that we promote, and we may do this via post, sms, email or telephone.

You acknowledge and consent to us disclosing your personal information for these marketing and market research purposes to

- ▶ our related entities and their distributors
- ▶ the agent of any of these.

The above acknowledgments and consents apply for up to three months after the end of this policy.

However

You can “opt out” from receiving marketing information at any time by contacting us. You must inform us if you do not want your personal information disclosed or used for these marketing or market research purposes.

Definitions

The following words have been given special meaning.

accessory

any extra item fitted to your vehicle, whether by the manufacturer or not.

agreed value

the amount we agree to insure your vehicle for. The amount is listed on your current Certificate of Insurance. The agreed value includes:

- ▶ any modifications, options or accessories that are attached to the vehicle
- ▶ GST
- ▶ registration
- ▶ Compulsory Third Party (CTP) Insurance
- ▶ other on-road costs.

But it does not include:

- ▶ allowance for dealer profit
- ▶ warranty costs
- ▶ future stamp duty
- ▶ transfer fees.

driver

the driver of a motor vehicle.

incident

a single occurrence or a series of occurrences, including an accident or series of accidents, arising out of the one event.

modification

an alteration to the standard body, engine, suspension, wheels or paintwork of your vehicle which may affect its value, safety, performance or appearance.

non-genuine parts

parts which were not manufactured by a supplier to the original manufacturer of the vehicle.

option

see accessory.

premium

the total amount you pay for your insurance that includes applicable government taxes such as GST, and any duties or charges payable by you. It is shown on your current Certificate of Insurance. If you pay by monthly instalments, the premium is the total of the instalments you must pay for the full policy period.

standard equipment

the equipment originally fitted to your vehicle at the time of manufacture. It does not include any modifications, options, or accessories.

substitute vehicle

a motor vehicle you have borrowed because your motor vehicle is being repaired, serviced or has broken down. This does not include a hire car.

us, we and our

the product issuer, Insurance Australia Limited trading as SGIO.

you

the person or persons named as the insured on your current Certificate of Insurance. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by all those people.

your vehicle

the motor vehicle shown on your current Certificate of Insurance including its standard equipment and any modifications, options or accessories that are attached to the vehicle.

Claim payment examples

These Claim payment examples show you how a claim settlement is calculated based upon some practical scenarios. Any claim settlement amount will depend upon the facts of each case.

1 Repairing your vehicle – pages 7 and 21

We decide to repair your vehicle and you let us find you a repairer.

The vehicle was towed from the scene of the accident to our assessing centre. The towing company invoiced you for \$350. The cost of the repairs is \$3,350.

There is an excess of \$600. You are not registered for GST.

you pay the \$600 excess to the repairer

**we pay the repairer \$2,750
(\$3,350 - \$600)**

we will pay the towing company \$350

2 Total loss – page 7 and 21

We decide that your vehicle is a total loss.

The agreed value of the vehicle listed on the Certificate of Insurance is \$14,200. The vehicle was towed from scene of accident to our assessing centre. The towing company invoiced you for \$350.

There is an excess of \$500 and you can get a registration and compulsory third party insurance refund of \$250. You are not registered for GST.

**we pay you \$13,450
(\$14,200 - \$500 - \$250)**

we will pay the towing company \$350

3 New replacement vehicle – page 13 and 21

We decide that your vehicle is a total loss.

Your vehicle was only 2 months old and less than 2.5 tonnes. The cost to us of a new replacement vehicle is \$30,000.

There is an excess of \$500 and you can get a registration and compulsory third party insurance refund of \$250. New registration and compulsory third party insurance will cost \$850. You are not registered for GST.

**we pay to replace the vehicle \$30,850
(\$30,000 + \$850)**

you will pay us \$750 (\$500 + \$250)

Claim payment examples

4 Liability cover for damage you cause to someone else's property – page 8

We or a court decides that you are liable to pay \$5,000 for a claim made by another person against you.

We have paid \$1,500 to our lawyers to defend the claim on your behalf. There is an excess of \$500.

we will pay the person who claimed against you \$5,000

we will pay our lawyers \$1,500

you must pay us \$500

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This information in this booklet is current at the date of preparation. More up-to-date information may be available by calling 133 233 or visiting sgio.com.au. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a supplementary or replacement Product Disclosure Statement.

This Product Disclosure Statement is dated 2 January 2009.

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Contact

Enquiries and new business **133 233**

Claims **1300 654 903**

Helpline **1300 654 903**

Report insurance fraud **1800 237 283**

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Insurance Australia Limited ABN 11 000 016 722
AFS Licence No. 227681 trading as SGIO
46 Colin Street West Perth WA 6005

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