

# SGIO Comprehensive Plus Motor Insurance Premium, Excess, Discounts & Helpline Benefits Guide WA

This SGIO Comprehensive Plus Motor Insurance Premium, Excess, Discounts and Helpline Benefits Guide should be read with the SGIO Comprehensive Plus Motor Insurance Product Disclosure Statement and Policy Booklet (PDS) Edition 1, dated 2 January 2009.

It applies to policies issued with a vehicle kept in Western Australia with a commencement date on or after 25 March 2012 or with a renewal effective date on or after 30 April 2012.\*

This guide provides further information about the cost of your insurance, excesses you may need to pay if you make a claim and Helpline Benefits available with Comprehensive Plus.

\* Call us on 133 233 for information about policies issued with a vehicle kept outside Western Australia.

## 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 when determining your premium.

We calculate your premium by combining the:

- ▶ pricing factors
- ▶ discounts
- ▶ No Claim Discount protection, and
- ▶ government charges.

### Pricing Factors

The premium you pay for your insurance reflects the likelihood of you making a claim together with the potential value of any claim. So, if you have a lower chance of making a claim then you will generally pay a lower premium compared to someone who has a higher chance of making a claim.

Our experience shows there are a number of factors that are a good indicator of the possibility of a claim being made. We call these pricing factors.

For Comprehensive Plus policies the pricing factors we may take into account to determine your premium are:

- ▶ the address where your vehicle is kept
- ▶ the age and gender of owners and drivers of your vehicle
- ▶ your vehicle, which includes any modifications, security features and its fuel efficiency, as shown on your Certificate of Insurance
- ▶ if you have finance held against your vehicle, and the type of finance held
- ▶ the number and type of claims and incidents that all owners and drivers have had in the last five years
- ▶ the amount your vehicle is insured for as shown on your Certificate of Insurance
- ▶ if you pay your premium by monthly instalments
- ▶ the way you use your vehicle, for example, private or business use.

### Discounts

The following discounts are available for Comprehensive Plus:

- ▶ 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. Please see the 'Discounts' section of this guide on page 3 for further details.

### No Claim Discount protection

If you have Comprehensive Plus you may be eligible to protect your No Claim Discount by paying an additional premium. Please see the 'Discounts' section of this guide on page 3 for further details about protecting your No Claim Discount.

### Government charges

Comprehensive Plus policies are subject to stamp duty imposed by state and territory governments in addition to GST.

Government Charges	Comprehensive Plus Insurance
GST	10%
Stamp Duty	10%

**How we calculate your Comprehensive Plus premium**

**Step 1**

We combine the pricing factors.

**Step 2**

We apply any Multi-Policy Discount and Years of Insurance Discount that you may be eligible for.

**Step 3**

We then apply any No Claim Discount that you may be eligible for.

**Step 4**

We then add the cost of any No Claim Discount protection you have chosen.

**Step 5**

If you have chosen:

- ▶ a higher basic excess to reduce your premium we will apply your Choice of Excess Discount.
- ▶ to reduce or remove your basic excess we will add the additional premium.

**Step 6**

We then add the cost of Comprehensive Plus Motor Insurance cover

**Step 7**

We then add the cost of choosing to pay by the month.

**Step 8**

We then add applicable government charges to work out the premium you need to pay.

**Note:** Discounts do not apply to the cost of your windscreen benefits and some components of your hire car benefits (currently \$110).

**Excess**

An excess is an amount you pay when you lodge a claim. The amount and types of excess payable are shown on your current Certificate of Insurance. You may have to pay more than one type of excess depending on your circumstances.

There are three types of excess

- ▶ Basic
- ▶ Age
- ▶ Special

**Basic excess**

If you make any type of claim you must pay any basic excess that applies. We determine the basic excess that will apply at the time a policy is taken out.

In some circumstances, factors such as:

- ▶ the value of the vehicle you are insuring, and
- ▶ the age of the drivers of your vehicle

will result in a higher basic excess. In these circumstances you will not be able to choose any other basic excess amount.

Your basic excess amount will be shown on your current Certificate of Insurance.

**What are the choices of basic excess for Comprehensive Plus?**

You may choose one of the following excess amounts as your basic excess:

- ▶ \$0
- ▶ \$300
- ▶ \$550
- ▶ \$800
- ▶ \$1000
- ▶ \$1500
- ▶ \$2000

If you choose a higher basic excess on your Policy, you can decrease your premium. For more information on the discount available, please see the 'Discounts' section of this guide on page 3.

You may also choose to lower or remove your basic excess by paying an additional premium.

**Age excess**

This excess is paid in addition to any basic excess and applies to:

- ▶ any driver under 25 years of age, or
- ▶ any driver 25 years of age or over with no more than 2 years driving experience after obtaining a provisional or probationary licence

but does not apply to:

- ▶ a learner driver who was accompanied by a fully licensed driver aged 25 years of age or over.

**The following table explains what age excess may apply at the time of a claim:**

	<b>Age Excess</b>
	16 – 18 years \$750
If you have named an under 25 year old as a driver on your Policy	19 – 20 years \$650
	21 – 23 years \$550
	24 years \$450
If the driver of your motor vehicle is under 25 years of age and you have not named an under 25 year old driver on your Policy	\$1,250
If the driver of your vehicle is 25 years of age or over with no more than 2 years driving experience after obtaining a provisional or probationary licence	\$300

You cannot pay an additional premium to remove an age excess.

**Special excess**

We may decide to apply a special excess to an individual owner or driver, or in relation to a specific incident, taking into account such factors as the type of vehicle and owner or driver incident, claims or traffic offence history.

The amount of the special excess will be shown on your current Certificate of Insurance and generally ranges from \$200 to \$2,500.

A special excess is payable in addition to your basic or age excess where applicable.

You cannot pay an additional premium to remove a special excess.

### When an excess does not apply

There are a number of instances in which you will not be required to pay an excess when we pay your claim:

If you make a claim for:	Then you will NOT have to pay an:
Theft or attempted theft	Age excess
Storm, flood or fire damage	Age or special excess
Vandalism or a malicious act	Age or special excess
Damage to the vehicle while it is parked	Age or special excess
An incident that we agree was not in any way the fault of you, the driver of, or a passenger in your vehicle and <ul style="list-style-type: none"> <li>▶ you can provide the name and residential address of a person(s) we agree is at fault</li> <li>▶ the amount of the claim is more than any basic excess</li> </ul>	Basic, age or special excess
Windscreen, sunroof or window glass damage only	Basic, age or special excess

## Discounts

We offer the following discounts that you may be entitled to:

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

The way in which the discounts are applied to your premium is set out in the 'How we work out your premium' section of this guide on page 1.

### No Claim Discount

We reward your good driving history with a No Claim Discount which ranges from 0% to 65% for Life so you can save on your Comprehensive Plus premium. We calculate your Policy's No Claim Discount level based on:

- ▶ number of years driving experience of you and any listed driver, and
- ▶ claims and incident experience of you and any listed driver.

#### The No Claim Discount levels are:

Maximum No Claim Discount for Life 65%

65%

55%

45%

35%

25%

0%

### How does No Claim Discount work?

Each year at renewal, the policy automatically moves up to the next level of No Claim Discount if you, or any driver or passenger does not make an at-fault claim in that policy year.

If you do make a claim for an incident where you, or any driver or passenger of your vehicle, is at fault, your Policy will move down one level of No Claim Discount unless:

- ▶ you are entitled to our Maximum No Claim Discount for Life; or
- ▶ you have chosen to protect your No Claim Discount by paying an additional premium

If you make a claim for something that is not your fault, for example your motor vehicle is stolen, damaged by storm or someone scratches the paintwork, your Policy's No Claim Discount will not change. However, these claims will be taken into account as a pricing factor when calculating your premium.

The way in which your Policy's No Claim Discount is applied to your premium is set out in the 'How we work out your premium' section of this guide on page 1.

### What is No Claim Discount protection?

You can pay additional premium to protect your No Claim Discount if you, or any driver or passenger of your vehicle, are at fault or cannot identify the other party at fault in an incident.

If you have chosen to protect your Policy's No Claim Discount, your No Claim Discount will not be affected for any at fault claims made within a policy year. However, these incidents or claims will be taken into account as a pricing factor when calculating your premium (see the 'How we work out your premium' section of this guide on page 1 for more information).

### What is Maximum No Claim Discount for Life?

If you hold our Maximum No Claim Discount for one year with us and you don't make an at fault claim, you qualify for Maximum No Claim Discount for Life.

You retain Maximum No Claim Discount for Life for your life, even if you have multiple claims within a policy year. You may also be entitled to Maximum No Claim Discount for Life on other Comprehensive or Comprehensive Plus Policies.

However

- ▶ if you are jointly insured on a policy, all insureds must also qualify for Maximum No Claim Discount for Life to receive it on that policy.
- ▶ if we cease to offer a No Claim Discount as part of our premium structure, our Maximum No Claim Discount for Life will also change.
- ▶ most incidents or claims will still impact the calculation of your premium and your premium could increase.

### Multi-Policy Discount

A Multi-Policy Discount rewards you for holding multiple SGIO policies.

See if you qualify for a Multi-Policy Discount<sup>#</sup>:

Multi-Policy Discount	How to qualify
<b>Save 10%</b>	Hold the following:
On your Motor Insurance and your Home, Landlord, Boat and Caravan or Trailer Insurance.	Any Motor Insurance <sup>†</sup> + Any Home or Landlord Insurance
<sup>#</sup> Business Insurance, Farm Insurance and Veteran, Vintage and Classic Vehicle Policies do not entitle you to a Multi-Policy Discount	
<sup>†</sup> Motor Insurance includes Comprehensive Plus, Comprehensive, Third Party Fire and Theft, and Third Party Property Damage.	

To receive the Multi-Policy Discount, the qualifying products must:

- ▶ be current; and
- ▶ have at least one common insured named on each policy.

On existing policies the discount applies from the date of next renewal after you qualify.

The way in which your Multi-Policy Discount is applied to your premium is set out in the 'How we work out your premium' section on page 1.

### Years of Insurance Discount

Years of Insurance Discount rewards your loyalty and applies to each qualifying Comprehensive Plus policy. It is based on the number of years you have continuously held your Comprehensive Plus Policy with us.

Years of Insurance Discount	How to qualify
<b>Save 5%</b>	Hold your Comprehensive Plus policy with us for:
On your Comprehensive Plus Insurance.	5 to 9 years.
<b>Save 10%</b>	Hold your Comprehensive Plus policy with us for:
On your Comprehensive Plus Insurance.	10+ years.

If you hold Comprehensive Motor Insurance, Third Party Property Damage Insurance or Third Party Fire & Theft Insurance and replace this policy with Comprehensive Plus, we may take into account your prior years of continuous insurance in working out your entitlement to a Years of Insurance Discount on your Comprehensive Plus Insurance.

The way in which your Years of Insurance Discount is applied to your premium is set out in the 'How we work out your premium' section of this guide on page 1.

### Choice of Excess Discount

If you choose a higher basic excess on your Comprehensive Plus Insurance, you can decrease your premium. This means that, although you pay less in premium, you will have to contribute more to any claim you make where an excess applies.

The amount of basic excess you may choose and the percentage discount on your premium that applies is:

Choice of Excess	% discount
\$800	10%
\$1,000	15%
\$1,500	20%
\$2,000	25%

The way in which your Choice of Excess discount is applied to your premium is set out in the 'How we work out your premium' section on page 1.

## 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. The level of assistance and the range of benefits available to you varies according to the type of insurance you choose.

All dollar values described in this Helpline Benefits section include GST.

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.

You need to contact us before using any of the services or benefits that Helpline offers. We will not cover any expenses you have incurred, unless you have contacted us beforehand and we have agreed to pay for them.

Please refer to 'Things you are not covered for' on page 6 for certain things we do not cover.

In this section 'family member' means your spouse (legal or de facto), your children or spouse's children or any member of your or your spouse's family, who normally live with you.

### Helpline can provide you with:

#### assistance over the phone while travelling

If you or family members are travelling away from your home anywhere in Australia, you can use our telephone service to receive assistance:

- ▶ with travel advice and directions
- ▶ with booking accommodation or changing travel arrangements
- ▶ to contact your financial institution to allow you to:
  - transfer funds
  - cancel or reissue your credit or debit cards.

#### assistance with accidents

If you or a family member are 100km or more from your home on a driving trip in Australia, and your vehicle is involved in an accident, we will arrange and pay for:

- ▶ ground transportation home for you and any family members on the trip
- ▶ up to five days accommodation for you and any family members on the trip, covering the room rate only and not exceeding \$150 per day, or up to five days of car hire, or a combination of both not exceeding five days in total
- ▶ the reasonable costs of a house cleaner, child care or home help for up to two weeks after the accident if you or a family member are injured as a result of the accident.

The most we will pay in total is \$1,000.

We are not responsible for ensuring a hire car is available and do not cover additional hire car costs, or running costs, loss or damage to or liability arising out of the use of the hire car; or any insurance excess or other costs which you may be liable for under the hire agreement.

#### assistance with illness or injuries

If you or a family member are away from your home in Australia and suffer an illness or are injured, we will:

- ▶ provide phone access to a trained nurse who may direct you to a local doctor or medical facility
- ▶ communicate with relatives or friends on your behalf
- ▶ arrange and pay for trauma counselling.

The most we will pay in total is \$1,000.

#### assistance with illness or injuries that need hospitalisation

If you or a family member suffer an illness or injury 100km or more from your home on a driving trip in Australia, and are hospitalised for seven days or more, we will arrange and pay for certain transportation costs for:

- ▶ the hospitalised person to reach the city or town nearest your home where ongoing medical care can be obtained, only with the treating doctor's approval
- ▶ you or any family members who were travelling with the hospitalised person to return home
- ▶ a relative or friend to join the hospitalised person, if they are travelling alone.

#### assistance with illness or injuries that interrupt a driving trip

If you or a family member are 100km or more from your home on a driving trip in Australia and one of you suffers an injury or an illness and no-one is able to drive your vehicle as a result, we will arrange and pay for:

- ▶ accommodation for up to two nights for you and any family members on the trip, covering the room rate only and not exceeding \$150 per day
- ▶ transportation for you and any family members on the trip to your home, or to the trip's destination, whichever is closer
- ▶ transportation of your vehicle home by land, or to the trip's destination if it is closer.

#### assistance if someone travelling with you dies

If you or a family member die 100km or more from your home on a driving trip in Australia, we will arrange and pay for:

- ▶ transportation of the body of the deceased to a location within Australia nominated by the deceased's next of kin
- ▶ transportation home for you and any family members travelling with the deceased at the time of the death
- ▶ transportation home by land of the vehicle in which you or a family member were travelling with the deceased, if no-one is able to drive the vehicle.

### assistance if someone not travelling with you dies

If you or a family member are 100km or more from your home in Australia, and an immediate relative who is not travelling with you dies as a result of an accident or an unexpected illness, we will arrange and pay for:

- ▶ transportation for you and any family members to return home
- ▶ transportation home by land of the vehicle in which you or a family member were travelling, if no-one is able to drive the vehicle.

### assistance if your vehicle is stolen

If you or a family member are more than 100km from your home on a driving trip in your vehicle in Australia, and it is stolen, we will arrange and pay for:

- ▶ transportation for you and any family members on the trip to return home, or to the trip's destination, whichever is closer
- ▶ accommodation for up to two nights for you and any family members on the trip if transportation is not immediately available. This covers the room rate only and does not exceed \$150 per day
- ▶ transportation of your vehicle to your home by land if it is found with no damage.

The most we will pay in total is \$1,000.

### Things you are not covered for

These exclusions are in addition to the General exclusions on pages 14 and 15 of the SGIO Comprehensive Plus Motor Insurance Product Disclosure Statement and Policy booklet

We will NOT cover:

- ▶ any expenses that are payable by either Medicare or any registered health benefits organisation
- ▶ any fee or charge related to medical treatment including:
  - hospital treatment
  - medical expenses
  - health benefits as they are described in the National Health Act 1953 or replacement legislation
- ▶ transportation by ambulance
- ▶ any flights not deemed necessary by a doctor
- ▶ any cancellation fees relating to any event
- ▶ accommodation, meals or incidental expenses, unless specifically stated
- ▶ any expenses you have incurred in the process of repairing your vehicle or moving your vehicle if it is damaged
- ▶ costs associated with any water crossings, unless the water crossing is to or from Tasmania.
- ▶ transport equipment such as coffins, any embalming costs, administrative costs, funeral costs and secondary transfer fees associated with transporting the deceased.

**If there is anything you don't understand about this SGIO Comprehensive Plus Motor Insurance Premium, Excess, Discounts & Helpline Benefits Guide, please call us on 133 233 or visit your local office.**