



# **SGIO Motor Insurance Helpline Benefits Guide**

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# Helpline benefits 132 900 – 24 hour assistance

This SGIO Motor Insurance Helpline Benefits Guide forms part of the SGIO Motor Insurance Product Disclosure Statement and Policy Booklet (PDS) Edition 1, dated 12 August 2008.

It applies to policies with a commencement date on or after 28 September 2008 or with a renewal effective date on or after 10 November 2008.

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 Guide 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 the 'Things you are not covered for' section on page 6 of this guide for certain things we do not cover.

In this guide '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.

## If you hold Comprehensive Insurance, 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.

## **If you hold Third Party Fire & Theft Insurance, Helpline can provide you with:**

### **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 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.

## **If you hold Third Party Property Damage Insurance, Helpline can provide you with:**

### **assistance with illness or injuries**

If you or a family member are away from your home in Australia on a driving trip 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.

## Things you are not covered for

These exclusions are in addition to the General exclusions on pages 23 to 24 of the SGIO Motor Insurance Product Disclosure Statement and Policy booklet which also apply.

### 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
- ▶ any expenses relating to pets.

If there is anything you don't understand about this SGIO Motor Insurance Helpline Benefits Guide, please call us on 132 900.

