Protecting and supporting your community

Commercial Motor Insurance
Product Disclosure Statement and Policy Wording
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Insurance from one of Australia's leading specialist insurers

The Ansvar Commercial Motor Insurance Product Disclosure Statement and Policy Document has been specifically designed to protect your organisation's most valuable assets:

- Section 1: Loss or Damage to or theft of Your Vehicle(s) and/or
- Section 2: Third Party Property Damage

Cover

Type of motor insurance cover you have chosen

Your Certificate of Insurance will state what your motor Policy cover is:

Comprehensive Motor Vehicle cover will cover you for both sections 1 and 2. Third Party Property Damage only will cover you for Section 2 only. The insured Categories will be shown in Your Certificate of Insurance.

<table>
<thead>
<tr>
<th>Cover Type</th>
<th>Description of Cover provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive Cover</td>
<td>Section 1: Loss or Damage to or theft of Your Vehicle(s); and</td>
</tr>
<tr>
<td></td>
<td>Section 2: Third Party Property Damage</td>
</tr>
<tr>
<td>Third Party Property Damage</td>
<td>Section 2 Only: Third Party Property Damage</td>
</tr>
</tbody>
</table>

With each cover option selected, there are a range of additional benefits included. For a detailed summary of these additional benefits please refer to the "Additional Benefits of cover available" table on pages 11 to 14.

About Ansvar

Ansvar is a leading specialist commercial and consultative insurer offering tailored insurance products and services to the Care, Community Service (including Not-for-Profit), Education, Faith and Heritage sectors. With more than 50 years of experience in the Australian insurance industry we've developed a deep understanding of our clients' needs, risks and challenges they face, as well as the environments in which they operate.

Ansvar is owned by the Ecclesiastical Insurance Office plc, est. 1887, a leading insurer of heritage, religious and charitable organisations in the UK.

Our Approach

Service is paramount at Ansvar, and our team is committed to consistently providing the best client experience possible.

Our dedicated Claims team are focused on quickly solving the problems of our clients. With a compassionate approach they are always mindful of the reputation of our clients, particularly when handling sensitive claims.

Because Ansvar understands the varied and vast risk exposure of our clients in our core sectors, we offer expert Risk Management advice and practical solutions to help our clients protect their assets and importantly, their people.

Through our expertise and flexible underwriting approach, Ansvar offers tailored insurance solutions to provide the right cover to suit the unique needs of our client's within our core sectors.

Supporting Our Community

Our goal is to be a valued and recognised contributor to the community. This has been the ethos of Ansvar since our inception. Each year, through our Community Education Program, Ansvar donates a percentage of our profits to organisations that provide valuable support to improve and enrich the lives of young Australians, so that they may contribute positively to the community in which they live.

About Ansvar
This product disclosure statement (PDS) contains two sections:

**Important Information**

Provides general information about Your Commercial Motor Insurance Policy.

**The Contract between You and Ansvar Insurance**

Details the terms and conditions of Your Commercial Motor Insurance Policy.

The financial product offered in the PDS is provided by Ansvar Insurance Limited.

The Table of Contents provides a summary of the content of the PDS. The purpose of this PDS is to assist You to understand Your insurance Policy and enable You to make an informed choice about Your insurance requirements.

The Commercial Motor Insurance Policy in conjunction with the Certificate of Insurance and any endorsements We issue upon acceptance of Your proposal, provide a full description of the terms, conditions and limitations of the insurance cover.

You will need to read the entire PDS for a full understanding of these terms, conditions and limitations including the benefits, risks and information about how the insurance premium is calculated.

Please read this PDS before You apply for this insurance. This PDS was prepared on 13th November 2018.

**Who is the insurer and how can We be contacted?**

Ansvar Insurance Limited (Ansvar Insurance), ABN 21 007 216 506, is the issuer of this insurance policy. The registered office of Ansvar Insurance is Level 5, 1 Southbank Boulevard, Southbank, Victoria. The Ansvar Insurance Australian Financial Services Licence number is 237826.

Our contact details are:

Ansvar Insurance
Phone: 1300 650 540
Post: GPO Box 1655, Melbourne, Victoria 3001
Email: insure@ansvar.com.au
Website: www.ansvar.com.au

**Cooling off Period**

We will refund the entire premium You have paid for cover under this insurance Policy if You cancel the Policy within 21 days of its commencement. To do this, You must advise Us in writing and return the Certificate of Insurance to Your nearest Ansvar Insurance office. The Policy will be cancelled with effect from the inception date. You will not receive a refund if You have made a claim or intend to claim under the insurance Policy.

**About this Product Disclosure Statement (PDS)**

Important Information

Changes to the PDS

Information in this PDS is subject to change from time to time. Changes in Your Commercial Motor Insurance Policy will be communicated to You in several ways and these are:

- If a change will affect You adversely, Ansvar Insurance will issue You with a new PDS or a Supplementary PDS prior to the renewal of the insurance each year;
- For minor changes which are not materially adverse to You, We will communicate the changes to You in writing at the earliest opportunity;
- Information can be obtained by telephoning Our toll free number (1300 650 540), calling at one of Our offices or visiting Our website at www.ansvar.com.au to find out what changes might have occurred;
- If changes have occurred, We will be pleased to provide You with a paper copy of them on request.

**Costs**

The premium payable by You for this insurance Policy is shown in Your Certificate of Insurance. The premium payable will be determined considering factors such as those listed below.

Your premium may alter if You make changes to Your insurance cover or Your circumstances change during the Period of Insurance. Premium Factors:

- Make, model and type of Vehicle being insured including modifications made to the Vehicle;
- Age and driving experience of people who will be driving the Vehicle;
- Where and how the Vehicle is being used;
- The type of cover You choose i.e. Comprehensive or Third Party only;
- Your previous insurance and claims history.

Premiums and fees are subject to Commonwealth and State taxes which include Goods and Services Tax and Stamp Duty (if applicable in your State).

**Code of Practice and Privacy Act**

As a signatory to the General Insurance Code of Practice We are committed to raising standards of service to Our customers. This voluntary code sets out the minimum standards We will uphold in the services We provide to You. More information can be found at www.codeofpractice.com.au or by contacting Us.

Ansvar Insurance places the highest priority on providing prompt, efficient and friendly service including the protection of Your privacy.

We collect Your personal information to provide You with insurance products. The information We collect is used to assist Us to provide You with Our general insurance products, to manage Our relationship with You and to assess and process claims. We will not be able to supply You Our Policy if You do not provide Us with Your personal information. The information is generally collected from You when You are applying for or enquiring about Our insurance products or when making a claim.

At times We rely on third party suppliers (e.g. agents, lawyers, other insurance companies, assessors, investigators, loss adjusters, market research and mailing houses) to perform
specialised activities for Us. Your personal information may be provided to them so that they can carry out their agreed activities. They are bound by confidentiality and non-disclosure agreements and are prohibited from using the information for any other purpose. These service providers are aware of their obligations under the Privacy Act and the General Insurance Code of Practice. We are unlikely to provide Your personal information to overseas recipients.

Our Privacy Policy includes further information about how We handle Your personal information including how You can access and correct Your information or make a privacy related complaint. For more information please visit Our website: www.ansvar.com.au or You can contact one of Our offices.

Complaints and Disputes
Ansvar is committed to resolving any complaint you may have in relation to our products, services or handling of your personal information. Our process has 3 key stages.

1. Make a complaint
Please refer your complaint to us using one of the following options:
Phone: 1300 650 540
Email: insure@ansvar.com.au
Post: Ansvar Customer Disputes Resolution
GPO Box 1655, Melbourne, Victoria 3001
Your complaint will be reviewed and a response provided to you within 7 business days of us receiving notice of the complaint. Please ensure you provide a telephone number at which you may be contacted.

2. Refer for internal dispute resolution
If you are not satisfied with our response, you may ask us to refer your complaint to our Internal Dispute Resolution Committee. The committee is made up of representatives from across our organisation that have the appropriate knowledge and authority to deal with your complaint. The committee will review your complaint and provide their decision in writing to you within 7 business days from the date of receiving all necessary information about your concerns.

3. Refer for external dispute resolution
Ansvar is a member of the Australian Financial Complaints Authority (AFCA). AFCA was established in 2018 as an independent service to deal with complaints from consumers and small business about financial services and products. If we are unable to resolve your complaint, you may seek advice from AFCA.

Contact the Australian Financial Complaints Authority
Website: www.afca.org.au
Phone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3, Melbourne, Victoria 3001

Critical Documents
It is important to read/retain the following documents and keep them in a safe and convenient place:
- this document;
- your current certificate of insurance;
- any endorsements.
Remember to regularly review your insurance policy, particularly at renewal to ensure your insurance policy provides the cover that you currently need.

Your Duty of Disclosure
Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.
You have this duty until we agree to insure you.
You have the same duty to disclose these matters to us before you renew, extend, vary or reinstate an insurance contract.

If you do not tell us something
If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.
If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Goods and Services Tax (GST)
This insurance Policy has provision for payment of Goods and Services Tax:
- By You in relation to premiums;
- By Us in relation to claims.

Financial Claims Scheme
If Ansvar Insurance were to fail and were unable to meet its obligations under your Policy, a person entitled to claim under insurance cover under the Policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained at www.fcs.gov.au.
The Contract between You and Ansvar Insurance

In consideration of payment of Your premium, and subject to Your obligations under this PDS and insurance Policy, We will insure You under this Policy, and as shown in Your Certificate of Insurance. Your insurance commences from the time We accept Your proposal or variation and concludes at 4.00pm local standard time on the dates shown in the Certificate of Insurance.

If the terms of this Policy are not observed, cover may be reduced or cancelled.

Additional Benefits of cover available

The following is a summary of benefits available under Section 1: Loss or Damage to or theft of Your Vehicle(s) and Section 2: Third Party Property Damage.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Summary of cover available</th>
<th>Benefits</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic additions</td>
<td>Cover for any replacement or additional registered Vehicle/s purchased by You during the Period of Insurance.</td>
<td>Up to $300,000 for any one Vehicle.</td>
<td>12</td>
</tr>
<tr>
<td>Disability modifications</td>
<td>Cover for additional disability modifications to Your Vehicle.</td>
<td>Up to a maximum of $10,000 for any one Event.</td>
<td>12</td>
</tr>
<tr>
<td>Driver Personal Accident</td>
<td>Personal accident cover in the event the driver: • Permanently and totally loses sight in one or both eyes; or • Permanently and totally loses the efficient use of one or both hands or one or both feet; Provided that permanent and total Event happens within 12 months from the event.</td>
<td>Up to a maximum of $5,000 for any one Event.</td>
<td>12</td>
</tr>
<tr>
<td>Emergency expenses allowance</td>
<td>Cover for Accommodation and travelling expenses will be paid by Us, if You become stranded from Your usual place of residence as a result of an Event which becomes a claim under this Policy.</td>
<td>Up to a maximum of $5,000 for any one Event.</td>
<td>12</td>
</tr>
<tr>
<td>Emergency Repairs</td>
<td>Cover for the costs of emergency repairs which are necessary for You to drive Your Vehicle or to be moved to a place of safety following Event or Damage as a result of an Accident involving Your Vehicle.</td>
<td>Up to a maximum of $3,000 for any one Event.</td>
<td>12</td>
</tr>
<tr>
<td>Employees Vehicles</td>
<td>We will cover an Employee owned Vehicle whilst being used in connection with Your business with Your consent.</td>
<td>Market Value or $50,000, whichever is the lesser.</td>
<td>12</td>
</tr>
<tr>
<td>Expediting Expenses</td>
<td>We will pay for the additional costs necessary to expedite permanent repairs to the Vehicle including overtime night work penalty rates work on public holidays express or air freight costs.</td>
<td>The lesser of an additional 50% of the normal repair cost or $5,000 for any one Event.</td>
<td>13</td>
</tr>
<tr>
<td>Fire brigade and emergency services cover</td>
<td>Cover for charges imposed on You by the following emergency services authorities as a result of an Accident involving Your Vehicle.</td>
<td>Up to a maximum of $25,000 for any one Event.</td>
<td>13</td>
</tr>
<tr>
<td>Cover</td>
<td>Summary of cover available</td>
<td>Benefits</td>
<td>Page No.</td>
</tr>
<tr>
<td>------------------------------------------------</td>
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<td>-----------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>First aid kit replenishment</td>
<td>Cover to replenish Your first aid kit where there has been Loss or Damage to Your Vehicle.</td>
<td>Up to a maximum of $1,000 for any one Event.</td>
<td>13</td>
</tr>
<tr>
<td>Funeral Expenses</td>
<td>Cover for funeral expenses associated with burial and cremation and travel costs for immediate Family members of the driver following the death of the driver of Your Vehicle as a direct result of the Accident.</td>
<td>Up to a maximum of $25,000 for any one Event.</td>
<td>13</td>
</tr>
<tr>
<td>Gates, tarpaulins, chains, chain dogs, ropes and straps</td>
<td>Cover for costs to repair or replace gates, tarpaulins, chains, chain dogs, ropes and straps as a result of Loss or Damage.</td>
<td>Up to a maximum of $5,000 for any one Event.</td>
<td>13</td>
</tr>
<tr>
<td>Hire costs following fire or theft</td>
<td>Cover for costs incurred by You to hire a replacement Vehicle of a similar make and model following Your notification to Us of fire or theft to Your Vehicle.</td>
<td>Up to a maximum of $3,500 for any one Event.</td>
<td>13</td>
</tr>
<tr>
<td>Lease payout</td>
<td>If Your Vehicle is Damaged beyond an amount We consider economical to repair and the Market Value at the time of Loss is less than the amount owing by You under a valid hire purchase, leasing or other finance agreement; We will pay an additional amount.</td>
<td>Up to a maximum of 25% above the Market Value.</td>
<td>13</td>
</tr>
<tr>
<td>Non-owned trailers</td>
<td>We will pay, for Loss or Damage to any Trailers hired (in and out) leased rented loaned borrowed or used by or on Your behalf or which are in Your lawful custody or control or for which You have received instructions to insure or for which You are responsible.</td>
<td>Up to $5,000 or the Market Value of the Trailer whichever is the lesser.</td>
<td>13</td>
</tr>
<tr>
<td>Personal effects cover</td>
<td>Cover for Loss or Damage to Personal Property in Your Vehicle and belonging to You or Your Employees.</td>
<td>Up to a maximum of $2,000 for any one Event.</td>
<td>14</td>
</tr>
<tr>
<td>Recovery costs – No Damage</td>
<td>Cover for the costs of recovery or removal of Your Vehicle if it becomes unintentionally immobilised whilst being used as part of Your normal business operations.</td>
<td>Up to a maximum of $5,000 for any one Event.</td>
<td>14</td>
</tr>
<tr>
<td>Removal of Debris</td>
<td>Cover for the costs incurred to clean up the removal of Your Vehicle debris resulting from goods falling or leaking from Your Vehicle after Your Vehicle has been in an Accident.</td>
<td>Up to a maximum of $25,000 for any one Event.</td>
<td>14</td>
</tr>
<tr>
<td>Replacement of Locks and Keys</td>
<td>Cover for: Replacing the key ignition barrel and all locks and keys; Re-coding Your locks including associated electronic components of Your Vehicle.</td>
<td>Up to a maximum of $10,000 for any one Event.</td>
<td>14</td>
</tr>
</tbody>
</table>
## Additional Benefits applicable to Section 1: Loss or Damage to or theft of Your vehicle(s)

<table>
<thead>
<tr>
<th>Cover</th>
<th>Summary of cover available</th>
<th>Benefits</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replacement Vehicle following a Total Loss</td>
<td>New Vehicle replacement where Your Vehicle is declared a Total Loss.</td>
<td>For Vehicles within their first two (2) years of registration.</td>
<td>14</td>
</tr>
<tr>
<td>Return of Vehicle following theft and/or repairs</td>
<td>Cover for costs of removal and towing of Your Vehicle to the nearest repairer, place of safety or any other place We have agreed to in writing.</td>
<td>Up to a maximum of $5,000 for any one Event.</td>
<td>14</td>
</tr>
<tr>
<td>Sign writing</td>
<td>Cover for the replacement cost of sign writing or fixed advertising signs or materials forming a permanent part of Your Vehicle at the time of Loss.</td>
<td>Up to a maximum of $5,000 for any one Event.</td>
<td>14</td>
</tr>
<tr>
<td>Tools and accessories</td>
<td>Cover for Loss or Damage to Your tools.</td>
<td>Up to a maximum of $2,000 for any one Event.</td>
<td>14</td>
</tr>
<tr>
<td>Trailer – use of Trailers</td>
<td>Cover for Loss or Damage to any two-wheeled or boxed Trailer up to 2 tonne in weight whilst it is attached to Your Vehicle.</td>
<td>Up to a maximum $3,000 or the Market Value whichever is the lesser.</td>
<td>14</td>
</tr>
<tr>
<td>Transfer of Ownership- Stamp Duty</td>
<td>Cover payment for Stamp Duty and transfer fees that are due to transfer the ownership of a replacement Vehicle into Your name following a Total Loss.</td>
<td>Up to a maximum of $10,000 for any one Event.</td>
<td>15</td>
</tr>
<tr>
<td>Transportation of Vehicle by road, rail and/or sea</td>
<td>Cover for Loss or Damage to Your Vehicle when it is being transported by road, rail and/or sea in the Commonwealth of Australia. This cover will not apply when more than one Vehicle is being transported in any one conveyance.</td>
<td>Up to a maximum of $10,000 for any one Event.</td>
<td>15</td>
</tr>
</tbody>
</table>

## Additional Benefits applicable to Section 2: Third Party Property Damage

<table>
<thead>
<tr>
<th>Cover</th>
<th>Summary of cover available</th>
<th>Benefits</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damage to Your Vehicle caused by an Uninsured Motorist</td>
<td>Cover for Damage to Your Vehicle caused by an Uninsured Motorist.</td>
<td>Up to a maximum of $5,000 for any one Vehicle.</td>
<td>17</td>
</tr>
<tr>
<td>Goods carried</td>
<td>Cover for Damage to property caused by goods falling from Your Vehicle whilst in transit. This does not include cover whilst goods are being loaded or unloaded</td>
<td>Up to the limit of liability.</td>
<td>17</td>
</tr>
<tr>
<td>Legal costs</td>
<td>Cover for the expenses to defend You against legal proceedings arising from a claim under this Policy.</td>
<td>Up to the limit of liability.</td>
<td>17</td>
</tr>
<tr>
<td>Loading and Unloading</td>
<td>Cover if the Damage to someone else's property is caused by the loading and unloading of Your Vehicle</td>
<td>Up to the limit of liability.</td>
<td>17</td>
</tr>
</tbody>
</table>
### Additional Benefits applicable to Section 2: Third Party Property Damage

<table>
<thead>
<tr>
<th>Cover</th>
<th>Summary of cover available</th>
<th>Benefits</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-owned Vehicles in Your car park</td>
<td>Cover for Damage to Vehicles belonging to Your Employees or visitors contained within a car park owned or operated by You, providing that the Damage is caused by a Vehicle insured by this Policy.</td>
<td>Up to the limit of liability.</td>
<td>17</td>
</tr>
<tr>
<td>Removal of debris</td>
<td>Cover for the costs and charges that are necessarily incurred to clean up or remove debris resulting from goods falling or leaking from Your Vehicle.</td>
<td>Up to a maximum of $5,000 for any one Event.</td>
<td>17</td>
</tr>
<tr>
<td>Substitute Vehicle/s</td>
<td>Cover for Damage to a third party's property caused by You driving a Vehicle not belonging to You whilst Your Vehicle cannot be used because it is undergoing repairs.</td>
<td>Up to the limit of liability.</td>
<td>17</td>
</tr>
<tr>
<td>Supplementary bodily injury</td>
<td>Cover for the amount which You may be held legally liable to pay as compensation in respect of death or bodily injury arising out of the use of Your Vehicle with Your consent, provided that Your Vehicle is registered for use on a public road when such Liability is incurred.</td>
<td>Up to the limit of liability.</td>
<td>18</td>
</tr>
<tr>
<td>Towing disabled Vehicles</td>
<td>Cover for Damage occasioned whilst Your Vehicle is towing any disabled vehicle provided such disabled vehicle is not being towed for reward or financial gain.</td>
<td>Up to the limit of liability.</td>
<td>18</td>
</tr>
<tr>
<td>Trailers</td>
<td>Cover for Damage to property caused by or arising out of the use of any Trailer attached to Your Vehicle provided that the number of Trailers does not exceed the number permitted by law.</td>
<td>Up to the limit of liability.</td>
<td>18</td>
</tr>
</tbody>
</table>

### Definitions

The intended meaning of some important words used throughout the Policy are shown below. Where they appear in the Policy they will be shown in capital letters and bolded:

- **Accident/s** means an unforeseen, unintended, fortuitous or unanticipated incident that is not designed or expected by You.

- **Agreed Value** means the amount (exclusive of GST) provided by a qualified independent motor vehicle valuer that We have agreed to insure Your Vehicle for as shown in Your Certificate of Insurance. Agreed Value only available if Your Vehicle is a sedan, station wagon, four wheel drive, panel van, SUV or utility or other Vehicle up to two (2) tonne and is up to 5 years of age (Annual qualified Motor Vehicle valuation required).

- **Caravan** or **Trailer** means the registered Caravan or Trailer shown in Your Schedule or as otherwise described in the Additional Benefits section of this Policy.

  - **Caravan** or **Trailer** does not include:
    - a Caravan permanently on site or which is used as a permanent residence, or
    - a motorised Caravan, campervan, or motorhome.

- **Certificate of Insurance** means the most current Certificate of Insurance and attachments issued to You by Us. It sets out the policy number, the cover types selected by You and other applicable details of Your cover such as the Period of Insurance and any Excesses payable.
**Comprehensive** means the cover described in Section 1 **Loss** or **Damage** to or Theft of Your Vehicle(s) and Section 2 Third Party Property Damage when both section of cover are taken out together.

**Dangerous Goods** means substances which are shown in the Australian Code for the Transport of Dangerous Goods by Road or Rail.

**Employee(s)** means a person(s):
- employed by You;
- apprenticed to You;
- deemed to be Your employee by any applicable law;
- hired or seconded from another party by You; or
- an executive director or officer of Your business.

**Excess(es)** means the amount(s) shown in the Certificate of Insurance which You must contribute, in respect of each and every claim.

**Event** means a single Accident or a series of Accidents with the same original cause.

**Family** means Your spouse or de facto spouse, and Your children or the children of Your spouse or de facto spouse, who ordinarily live with You. A “de facto spouse” means a person whether of the same sex or not, who ordinarily lives with You in a genuine personal and domestic relationship similar to the relationship of husband and wife.

**Gross Vehicle Mass** means the maximum weight a Vehicle can carry including its own weight according to manufacturer's specification.

**Loss** or **Damage** means sudden physical loss, damage or destruction to property caused by an Event not otherwise excluded by this Policy. The physical loss, damage or destruction must occur at an identifiable time and place and within the Period of Insurance.

**Liability** means Your legal responsibility to pay compensation to another person or entity.

**Market Value** means the amount of money You would require to purchase a Vehicle similar to Your own in pre-accident condition, from the retail market, but excluding charges for registration, stamp duty transfer and any dealer warranty.

**Personal Property** means personal items designed to be worn or carried, but not:
- cheques, money, credit cards or negotiable instruments, or
- tools or items used in connection with a business or occupation, or
- mobile electronic devices.

**Policy** means this document and any endorsement, specification, attachment or memoranda affixed (or intended to be affixed) to it and Your Certificate of Insurance.

**Period of Insurance** means the period commencing at the effective date shown in the Certificate of Insurance and ending on the expiry date shown in the Certificate of Insurance.

**Sum Insured** means the Sum Insured stated in Your Certificate of Insurance exclusive of GST.

**Substitute Vehicle/s** means a Vehicle not belonging to You which is used by You with the consent of the owner whilst Your Vehicle cannot be used because it is undergoing repair or service.

**Total Loss** means:
- Your Vehicle is so badly damaged that it would not be either safe or economical for Us to repair.
- We will not treat a Vehicle as uneconomical to repair if the salvage value to Us plus the cost of repairs to Us is less than the:
  - replacement value – where a Total Loss gives You the right to a replacement Vehicle under the Policy, or
  - Agreed Value – if Your Vehicle is insured for an Agreed Value, or
  - Market Value – if Your Vehicle is insured for Market Value, or
  - Sum Insured or Market Value – if Your Vehicle is insured for the Sum Insured value, unless otherwise notified to You by Us in writing.
- Your Vehicle is stolen and not recovered within 21 days of You reporting the theft to Us and that We are satisfied that the claim is in order.

**Vehicle** means the motor vehicles, mobile machine(s), and/or Trailer(s):
- described on the Certificate of Insurance, or other documents forming the Policy; or
- otherwise specifically covered by the Policy, and;
- any manufacturers’ tools, accessories, equipment and options fitted to them as standard by the manufacturer; including built in entertainment or multimedia audio or satellite navigation equipment attached to or within Your Vehicle; and
- any agreed non-manufacturer accessories or equipment fitted to them which are noted on the Certificate of Insurance or other wise specifically covered by the Policy.

**We, Our, or Us** refers to the insurer, Ansvar Insurance Limited (Ansvar Insurance), ABN 21 007 216 506, The Ansvar Insurance Australian Financial Services Licence number is 237826. The registered office of Ansvar Insurance is 1 Southbank Boulevard, Southbank, VIC 3006.

**You** or **Your** refers to those named as the insured in Your Certificate of Insurance and their subsidiary companies and other entities in which they have a controlling interest at the commencement of the Period of Insurance and other third parties or persons who are specifically provided with cover under the Policy. Where the insured comprises more than one legal entity, the word ‘You’ shall be considered as applying to each entity as if that entity were the only entity named as You.
Section 1. Loss or Damage to or theft of Your Vehicle(s)

Applicable only where You have Comprehensive cover

We will cover the Loss or Damage which occurs to Your Vehicle as a result of an Event which happens during the Period of Insurance within the Commonwealth of Australia. If You have a claim,

We will cover the Loss or Damage which occurs to Your Vehicle as a result of an Event which happens during the Period of Insurance within the Commonwealth of Australia. If You have a claim,

In respect of claims made under this Section We will decide whether to:

- repair or replace Your Vehicle; or
- pay the amount of Loss or Damage; or
- pay an amount equal to the Market Value of Your Vehicle at the time of the Loss; or
- pay the Agreed value in Your Certificate of Insurance.

The total claim payment will be reduced by the Excess.

If You have a Total Loss We will settle Your claim by paying the full Market Value or the total Sum Insured. The Vehicle and accessories become the property of Us, unless You wish to keep it in which case We will deduct the salvage value from Our settlement payment. We will then cancel the Policy with no refund of any portion of the premium as the Policy has paid You in full for Your claim and has therefore fulfilled the purpose for which it was taken out.

Additional benefits applicable to this section

We will provide You with the following Additional benefits if You have a valid claim under Section 1 of this Policy, providing that the value of the Loss or Damage exceeds the relevant Excesses payable by You.

Automatic Additions

We will provide cover for any replacement or additional registered Vehicle/s purchased by You during the Period of Insurance provided that:

- such Vehicle/s are of a similar type to the Vehicles insured by You at the commencement of the Period of Insurance; and
- You notify Us within 30 days of the purchase or leasing of any Vehicle; and
- cover will not exceed a maximum of $300,000 any one Vehicle unless notified by Us in writing; and
- You pay Us any additional premium and applicable taxes and charges We require

Disability Modifications

If Your driver is injured as a direct result of an Accident and such injuries render Your driver with a permanent disability that necessitates Vehicle modifications to any one of Your Vehicles. We will pay the reasonable cost incurred in effecting such modifications.

We will not pay more than $10,000 in respect of any one Event.

Driver Personal Accident

We will pay up to $5,000 any one Event if Your Vehicle is being driven by You and as a direct and sole result of the Event if the driver:

- permanently and totally loses sight in one or both eyes; or
- permanently and totally loses the efficient use of one or both hands or one or both feet;

Provided that permanent and total injury happens within 12 months from the Event. Benefit will not be paid under this Driver Personal Accident Additional Benefit if payment has been made under the Funeral Expenses Additional Benefit.

Emergency Expenses Allowance

Accommodation and travelling expenses will be paid by Us if You become stranded from Your usual place of residence as a result of an Event which becomes a claim under this Policy.

We will not pay more than $5,000 for any one Event.

Emergency Repairs

We will pay up to $3,000 any one Event for the costs of emergency repairs which are necessary for You to drive Your Vehicle or to be moved to a place of safety following Loss or Damage as a result of an Accident involving Your Vehicle.

Employees Vehicles

We will cover an Employee owned Vehicle whilst being used in connection with Your business with Your consent.

The maximum We will pay in respect to any such Vehicle is the Market Value or $50,000 any one Event, whichever is the lesser.
Expediting Expenses
We will pay the lesser of an additional 50% of the normal repair costs or $5,000 any one Event for the additional costs necessary to expedite permanent repairs to the Your Vehicle including overtime night work penalty rates work on public holidays express or air freight costs.

Fire Brigade and Emergency Services Cover
We will pay up to $25,000 any one Event for charges imposed on You by the following emergency services authorities as a result of an Accident involving Your Vehicle,

- Fire Brigade
- State, Federal or Local Government Emergency Services
- Police

First Aid Kit Replenishment
We will pay up to $1,000 for any one Event to replenish Your first aid kit where there has been Loss or Damage to Your Vehicle or where You have assisted first aid during an Accident.

The cover to replenish Your first aid kit does not extend to medical expenses.

Funeral Expenses
We will pay up to $25,000 any one Event for funeral expenses associated with burial and cremation and travel costs for immediate Family members of the driver following the death of the driver of Your Vehicle as a direct result of the Accident.

Gates, Tarpaulins, Chains, Chain Dogs, Ropes and Straps
We will pay costs to repair or replace gates, tarpaulins, chains, chain dogs, ropes and straps as a result of Loss or Damage, up to a maximum of $5,000 per Event. This benefit is only applicable to a theft claim when Your Vehicle has been stolen at the same time.

Hire Costs Following Fire or Theft
We will pay up to $3,500 per Event incurred by You to hire a Substitute Vehicle of a similar make and model following Your notification to Us of fire or theft to Your Vehicle.

We will not pay for:
- the cost of fuel used during the rental period, or
- any Loss or Damage to the rental car.

This Additional Benefit will cease once Your Vehicle has been recovered and repaired or settlement is complete if deemed a Total Loss by Us.

Lease Payout
If Your Vehicle is deemed:

- a Total Loss by Us; and
- the Market Value at the time of Loss is less than the amount owing by You under a valid hire purchase, leasing or other finance agreement;

We will pay an additional amount not exceeding 25% of the Market Value of Your Vehicle to fulfil such agreement.

We will not be liable for any payments and interest in arrears at the time of Loss and We will be entitled to take advantage of any discount in respect of finance charges and/or interest for the unexpired term of such an agreement.

Non-Owned Trailers
We will pay for Loss or Damage to any Trailers;

- hired (in and out), leased, rented, loaned, borrowed or used by or on Your behalf; or
- which are in Your lawful custody or control; or
- for which You have received instructions to insure; or
- for which You are responsible.

This excludes Trailers owned by You.
The most We will pay is $5,000 any one Event or the Market Value of the Trailer whichever is the lesser.
Personal Effects Cover
We will pay up to $2,000 per Event for Loss or Damage to Personal Property in Your Vehicle belonging to You or Your Employees.
We will not pay
• for any property carried in a Trailer or Caravan; or
• if these costs are recoverable under any other domestic or business insurance policy, or
• for Loss of cash.

Recovery Costs – No Damage
We will pay up to $5,000 any one Period of Insurance for the costs of recovery or removal of Your Vehicle if it becomes unintentionally immobilised whilst being used as part of Your normal business operations.
We will not pay for any electronic, electric or mechanical malfunction or failure or normal wear and tear that has caused the immobilisation of Your Vehicle.

Removal of Debris
We will pay up to $25,000 any one Event for the costs incurred to clean up and remove debris resulting from goods falling from Your Vehicle or leaking from Your Vehicle after Your Vehicle has been in an Accident.

Replacement of Locks and Keys
We will pay up to $10,000 per Event for:
• replacing the key ignition barrel and all locks and keys;
• re-coding Your locks including associated electronic components of Your Vehicle;
If there are reasonable grounds to believe the key(s) have been illegally duplicated, the key(s) have been stolen or there has been Loss or Damage to key(s) as a result of an Accident.

Replacement Vehicle following a Total Loss
If We deem Your Vehicle a Total Loss as a result of an Event which happens within 2 years of the Vehicle first being registered, We will replace it with a new Vehicle of the same model and series, or similar Vehicle if Your model is no longer locally available as long as the Vehicle is a sedan, station wagon, four-wheel drive, utility or goods carrying Vehicle with Gross Vehicle Mass less than 5 tonnes. We will pay the Stamp Duty, CTP, registration fees and delivery costs for the new Vehicle, provided that any refund of Stamp Duty, CTP or registration fees must be paid to Us. This Additional Benefit will only apply where Your Vehicle is insured on a Market Value basis.

Return of Vehicle Following Theft and/or Repairs
Following theft and/or Damage to Your Vehicle, We will pay up to $5,000 any one Event for the cost of removal and towing of Your Vehicle to the nearest repairer, place of safety or any other place We have agreed to in writing.

Sign Writing
We will pay for the replacement cost of sign writing or fixed advertising signs or materials forming a permanent part of Your Vehicle at the time of Loss to a value not exceeding $5,000 per Event.

Tools and Accessories
We will pay for the Damage to or theft of tools that are standard equipment for Your Vehicle, or the standard manufacturers fitted accessories that are attached to Your Vehicle. These tools or accessories are covered provided that at the time of the Accident or theft, they were attached to or within Your Vehicle. The maximum We will pay for each Event is $2,000.
This Additional benefit will only apply to:
• tools of trade, trade stock or materials that are stolen via forcible and violent entry to Your securely locked Vehicle and/or tool box, permanently fixed to Your Vehicle; or
• Loss or Damage to tools of trade, trade stock or materials as a result of a collision to Your Vehicle.

Trailer – Use of Trailers
We will pay up to $3,000 any one Event or the Market Value whichever is the lesser for Loss or Damage to any two-wheeled or boxed Trailer up to 2 tonne in weight owned by You whilst it is attached to Your Vehicle.
Transfer of Ownership – Stamp Duty

If We settle Your claim as a Total Loss, We will include payment for Stamp Duty and transfer fees that are due to transfer the ownership of a replacement Vehicle into Your name. Any payment of Stamp Duty or transfer fees will be based on the value of the Vehicle immediately before the Loss or Damage occurred.

Transportation of Vehicle by Road, Rail and/or Sea

We will pay for Loss or Damage to Your Vehicle when it is being transported by road, rail and/or sea in the Commonwealth of Australia. This cover will not apply when more than one Vehicle is being transported in any one conveyance.

Optional Benefits

The following Optional Benefits apply to and form part of Your Policy only when the title appears on Your Certificate of Insurance. You can only elect to take out these Optional Benefits if You have taken out Comprehensive cover.

Hire Vehicle Following an Accident

If,

• the Hire Vehicle Following an Accident Optional Benefit is shown in Your Certificate of Insurance; and
• Your Vehicle is a sedan, station wagon, four-wheel drive, panel van, SUV or utility or other Vehicle up to 5 tonne; and
• there is Loss or Damage to such Vehicle is caused by an Event during the Period of Insurance;

We will include the following Optional Benefit:

We will pay up to a maximum of $3,000 any one Vehicle in respect of each Vehicle for hiring a replacement Vehicle of similar make, model and carrying capacity following notification by You to Us of Loss or Damage to Your Vehicle caused by an Event happening within the Period of Insurance.

We cease to pay this Optional Benefit after Your Vehicle has been repaired or after We settle Your claim as a Total Loss or the maximum $3,000 per Vehicle hire cost has been exhausted, whichever occur first.

Windscreen Extension

If the Windscreen Extension is shown in Your Certificate of Insurance, You can claim for any windscreen or window glass Damage during the Period of Insurance if the Vehicle is a car, utility, 4WD or van not exceeding 2 tonne carrying capacity, without the application of any Excess.
Specific Exclusions

Applicable to Section 1

We will not pay for Loss or Damage caused by or arising out of:

Incorrect Fuel
the use of any incorrect fuel, coolant, lubricant or additive.

Intentional Damage
the intentional actions of You or a person acting with Your consent.

Mechanical or Electrical Breakdown
structural failure, mechanical or electrical breakdown or failure to Your Vehicle.

Pre-existing Damage
pre-existing Damage or the costs of fixing faulty repairs which were done before the commencement of the Policy.

Theft or further Damage
theft of or further Damage to Your Vehicle after Loss unless reasonable steps have been taken thereafter to protect or safeguard Your Vehicle.

Tyre Damage
the application of brakes or by road punctures, cuts, or bursting including Damage to Tyres.

Vehicle Deterioration
the deterioration of the condition of Your Vehicle due to usage, rust, corrosion or wear and tear.
Section 2. Third Party Property Damage

We will indemnify:

- You, or
- any other person driving, using or in charge of Your Vehicle with Your consent, or
- any authorised passenger getting in, on or out of Your Vehicle; or
- Your employer or principal if Your Vehicle is being driven on their behalf with Your consent;

in respect of legal liability to pay compensation for Damage to property resulting from an Accident involving Your Vehicle which occurs during the Period of Insurance and within the Commonwealth of Australia.

We will not pay more than $30,000,000 per Event inclusive of all compensation, costs and Additional Benefits.

We will not pay more than $1,000,000 per Event inclusive of all compensation, costs and Additional Benefits if Your Vehicle is being used for the transportation of Dangerous Goods.

The total claim payment will be reduced by the Excess.

Additional benefits applicable to this section

The following Additional Benefits apply to Section 2 Third Party Property Damage:

**Damage to Your Vehicle Caused by an Uninsured Motorist**

We will cover You for Loss or Damage to Your Vehicle caused by, or arising from, a collision with another vehicle which occurs during the Period of Insurance and within the Commonwealth of Australia provided that:

- You can provide the name and address of the driver who caused the Accident; and
- the other vehicle was at fault and had no insurance cover in respect of Damage caused by such vehicle.

This Additional Benefit only applies if Your Vehicle is insured for Section 2 Third Party Property Damage Only. It will be Our option to repair or replace Your Vehicle or pay the amount of Loss or Damage. The maximum We will pay is Market Value or $5,000 per Vehicle inclusive of GST, whichever is less.

**Goods Carried**

We will indemnify You in respect of Liability for Damage to property, death, and bodily injury which occurs during the Period of Insurance and within the Commonwealth of Australia and is caused by goods falling from Your Vehicle. This does not include cover whilst goods are being loaded or unloaded.

**Legal Costs**

Where We have indemnified You under Section 2 Third Party Property Damage We will also pay the legal expenses to defend You against proceedings arising from a claim under this Policy. You must keep Us informed of any legal proceedings and obtain written agreement from Us before incurring any costs.

**Loading and Unloading**

We will cover You in respect of Liability for Damage to property which occurs during the Period of Insurance and within the Commonwealth of Australia and is caused by goods falling from Your Vehicle from a fixed place of rest directly beside the Vehicle or unloading goods off the Vehicle to a fixed place of rest directly beside Your Vehicle.

**Non-owned Vehicles in Your car park**

We will cover You for Damage to Vehicles belonging to Your Employees or visitors contained within a car park owned or operated by You which occurs during the Period of Insurance and within the Commonwealth of Australia, providing that the Damage is caused by Your Vehicle.

**Removal of Debris**

Where We have indemnified You under Section 2 Third Party Property Damage We will also pay for costs and charges that are necessarily incurred to clean up or remove debris resulting from goods falling or leaking from Your Vehicle. We will not pay more than $5,000 in respect of all claims arising from one Accident.

**Substitute Vehicle/s**

We will also indemnify You in respect of legal liability to pay compensation for Damage to property resulting from an Accident involving a Substitute Vehicle which occurs during the Period of Insurance and within the Commonwealth of Australia, but only if Your own Vehicle was in an unusable condition, and the Substitute Vehicle is not otherwise insured. This Additional Benefit only applies if the Substitute Vehicle is being driven by You, or any person who is authorised by both You and the owner of the Vehicle to use the Vehicle on Your behalf and in connection with Your business.
Supplementary Bodily Injury
We will also indemnify You in respect of legal liability to pay compensation for death or bodily injury resulting from an Accident involving a Vehicle which occurs during the Period of Insurance and within the Commonwealth of Australia. Provided that Your Vehicle is registered for use on a public road when such Liability is incurred.

Towing Disabled Vehicles
We will indemnify You in respect of Liability for Damage which occurs which occurs during the Period of Insurance and within the Commonwealth of Australia whilst Your Vehicle is towing any disabled Vehicle provided such disabled Vehicle is not being towed for reward or financial gain.

Trailers
We will indemnify You in respect of Liability for Damage to property which occurs which occurs during the Period of Insurance and within the Commonwealth of Australia and is caused by or arises out of the use of any Trailer attached to Your Vehicle provided that the number of Trailers does not exceed the number permitted by law.
Specific Exclusions

Applicable to Section 2

We will not pay for:

Fines or punitive Damages
any fines, penalties, or aggravated, exemplary or punitive damages which a court awards against You or another person covered under this Policy.

Property in care, custody or control
any Damage to property belonging to or held in trust or care or in the custody or control of You or any entity or person entitled to indemnity under this Policy.

Unregistered Vehicles
any Liability resulting from the use of Your Vehicle if it was unregistered at the time of the Event, unless Your Vehicle is a towed Vehicle for which registration is not required by law.

Bodily Injury
• claims in respect of death or bodily injury if You or any person using Your Vehicle with Your consent is partly or wholly entitled to indemnity under any compulsory statutory insurance scheme or Accident compensation scheme, or would have been entitled but for failure to insure or register Your Vehicle or lodge a claim or comply with a term or condition in accordance with the requirements of any such scheme.
• any claim resulting from death or bodily injury to any person driving and/or in charge of Your Vehicle, or any of Your Employees or any member of Your Family.
• claims in respect of death or bodily injury if Your Vehicle is registered in the Northern Territory of Australia.
• claims in respect of psychological or psychiatric injury other than to the extent that it is directly caused by or arises from serious physical injury of the person who suffers the psychological or psychiatric injury.
General Exclusions

Applicable to all sections

We will not pay for:

1. the additional costs for the importation or manufacture of any parts or accessories beyond the amount shown on the Distributor's or Manufacturer's Australian current price list for the nearest similar available parts or accessories.

2. the Loss or Damage to Your Vehicle or any Liability if any of the following circumstances applied at the time of the Event causing the Damage or Liability:
   a. if Your Vehicle is being used for testing, racing, or for any reliability trial, speed, or hill climbing Event;
   b. if the Vehicle was hired out by You and was used to carry passengers or goods for a fee.
   c. if Damage or Liability is caused deliberately by You or by a person who with Your consent was in possession of Your Vehicle.
   d. if Your Vehicle was being used unlawfully by You or a person who with Your consent was in possession of Your Vehicle. This includes being unregistered, towing a Vehicle illegally, being driven by someone without a valid licence, or any other unlawful situation.
   e. if Your Vehicle is used in an unsafe or unroadworthy condition and such condition caused or contributed to the Loss or Liability. However, We will pay if You could not have reasonably detected the unsafe or unroadworthy condition.
   f. if Your Vehicle is used to carry a greater number of passengers or to convey and or to tow a load in excess of that for which Your Vehicle was constructed. We will pay if the Loss or Liability was not caused or contributed to by such greater number of passengers or load.
   g. if you or a person with Your consent is driving Your Vehicle were under the influence of a drug or intoxicating liquor, or were recorded with a blood alcohol level above the legal limit, or refused to take a breath test when lawfully required to do so. We will not indemnify the driver of Your Vehicle, but We will pay if You did not know or could not reasonably have known that the driver of Your Vehicle was so affected or refused to undergo an appropriate test at the time of the Accident and the driver of Your Vehicle is not named as insured in the Certificate of Insurance. Unless the law prohibits this, We will recover any amount paid to You or on Your behalf from the driver of Your Vehicle.
   h. if Your Vehicle is being used or attached to or towing a Vehicle being used for the commercial transportation of Dangerous Goods and it does not comply with the Australian Code for The Transport of Dangerous Goods by Road or Rail or it is carrying substances You are legally allowed to carry.
   i. if caused by the lawful confiscation of Your Vehicle or other operation of law, warlike activities, or nuclear contamination.
   j. if caused by Your criminal act, or by the criminal act of a person who with Your consent was in possession of Your Vehicle.
   k. if the Loss arises from theft by a prospective purchaser
3. any claim caused by or in connection with Your Vehicle, or any plant or equipment attached to Your Vehicle, whilst being operated for excavating, digging, grading, drilling, lifting, pumping, vacuuming or other mechanical work.
4. any Claims caused by discharge, dispersal, release or escape of any trade waste material.
5. any War or warlike activities, which includes invasion, act or foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or seized power.
6. the Loss or Damage to Your Vehicle or any Liability caused by, or arising directly or indirectly from terrorism, which may include but is not limited to an act involving the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or ethnic or similar purposes or reasons, including the intention to influence any government or put the public, or any section of the public, in fear.
7. any consequential loss or extra costs following an Event including:
   a. Loss of income or wages; or
   b. Loss caused by delay, confiscation or detention; or
   c. lack of market or lack of any type of performance; or
   d. medical expenses not covered by this Policy; or
   e. professional, expert, legal consulting or valuation costs unless You have obtained Our written authority to incur these costs; or
   f. occurring because You cannot use Your Vehicle; or
   g. reduction in Your Vehicle’s value after being repaired; or
   h. reduction of Your Vehicle’s working life; or
   i. incurred as a result of You not being able to use Your Vehicle; or
   j. Loss or costs, including the costs of Your time to prove Your Loss or Damage or to help Us with Your claim; or
   k. travel costs or other types of costs because You cannot use Your Vehicle, unless expressly covered by this Policy; or
   l. cleaning costs; or
   m. any costs not otherwise covered by the Policy.

However, to the extent they are covered under Section 2 Third Party Property Damage, We will cover other people’s losses.
Applicable to all sections

Cancellation

You may cancel this Policy at any time by notifying Us in writing. We can cancel this Policy at any time but only in accordance with Sections 59 and 60 of the Insurance Contracts Acts 1984. We will be entitled to retain premium for the period during which the Policy has been in force. You may be required to pay an administration fee if You cancel the Policy.

Excess

The Excess is the amount(s) shown in the Certificate of Insurance which You must contribute, in respect of each and every claim. If a claim is made for more than one of Your Vehicles the Excess will apply separately to each Vehicle.

Additional age and inexperienced drivers Excesses apply if the driver is under 25 years of age, or if the driver is over 25 years of age, but has held an Australian license for less than 12 month, however these additional Excesses do not apply if the Vehicle is not being driven at the time of the Event or if the claim is for window Damage only, fire, theft or storm Damage.

These Excesses, and any other Excesses that apply will be shown in the Certificate of Insurance. Any Excesses which apply at the time of a claim will be added together to determine the total amount of Your final contribution to the claim.

Notwithstanding the above, You Excess will be reimbursed, when the following applies:

• the Vehicle is involved in a collision with another vehicle; and
• We agree that the driver of the other vehicle was totally at fault; and
• You can provide the registration number of the other vehicle, the insurer and the name address or driver's licence of the driver; and
• the claim exceeds the Excess(es) that would otherwise be applicable

Subrogation

We have the right to recover any money that it has paid. We shall have full discretion as to the manner in which this recovery will be made.

We may decide to take legal action in Your name. Your full co-operation will be needed to ensure the best possible outcome.

Claims

If any of Your actions at the time of a claim are contrary to the action specified in this Policy and these actions increase the difficulty in resolving the claim or cost of the claim, then We will be entitled to not pay the claim or to reduce Your compensation.

As a protection for all policy holders We will take legal action against any person who makes a fraudulent claim.

Your Policy

This Policy consists of:

• this document including any endorsement, specification, attachment or memoranda affixed; and
• Your Certificate(s) of Insurance.

This document and the Certificate (s) are to be read together.

Interpretation

• Any word or expression which is given a specific meaning in the Policy will have that meaning wherever it may appear provided that it commences with a capital letter and is bolded.
• Words in the singular include reference to the plural and vice versa
• Headings have been included for ease of reference and the terms and conditions of the Policy are not to be construed or interpreted by reference to such headings.

Transfer of Interest

No interest in the Policy can be transferred without Our written consent.

Diligence

You will take all reasonable steps to protect Your Vehicle and will comply with all legal requirements regarding the safety, maintenance and operation of Your Vehicle.
Cross Liability
The words 'You' and 'Your' will be considered as applying to each party named in the Schedule in the same manner as if that party were the only party named therein and We waive Our rights of subrogation against each such party. However, this Additional Benefit will not increase any limits specified in the Policy.

Interested Parties
The cover provided under this section, extends to include any entity or person who has a financial and insurable interest in Your Vehicle.

L.P.G. conversion
The Policy includes Your Vehicles which have been modified to operate on liquefied petroleum gas provided such modification has been carried out in accordance with the relevant statutory standard.

Sea transportation
We will pay General Average and Salvage Charges which are incurred whilst Your Vehicle is being transported by sea between places in Australia.
Your responsibility following a claim

At the time of an Accident, it is Your responsibility to exchange names, addresses and registration numbers with the other person involved in the Accident. Do not admit that You are at fault or make any attempt to settle or defend a claim.

If the claim is because of theft, or if You are required by law to report an Accident, then the police must be notified.

If Your Vehicle needs to be towed, please ensure it is taken to the nearest repairer, place of safety or any other place We have agreed to in writing If You are entitled to claim for repairs to Your Vehicle from this Policy, then the reasonable cost of towing will be paid by Us.

We can arrange the repair of the Vehicle with a recommended repairer if one is available or alternatively You can select a repairer of Your choice and arrange repairs with them, with written authority from Us. We will authorise repairs with a recommended repairer or Your choice of a repairer with authority from Us. Please do not authorise repairs without authority from Us.

Do not dispose of damaged property without authority from Us.

Further Damage resulting from Your failure to take reasonable steps to ensure that Your Vehicle is secured after an Event will not be paid by Us.

Any letters or legal documents that You receive relating to the Event are to be forwarded to Us immediately.

A claim form will be sent to You when You advise Us of the claim. This must be completed and returned promptly.

You or any other party covered by this insurance must give all assistance that We or Our intermediaries may reasonably require.

If any insured under this Policy is registered for GST purposes You must inform Us of the percentage of the insurance premium entitled to be claimed as an input tax credit (ITC). You are also required to inform Us of the ABN number. If You do not tell Us of any entitlement to an ITC or advise Us of the correct entitlement You may be liable to pay GST on any claims under this Policy.