

## Significant Features and Benefits

We refer to the Significant Features and Benefits section on page 2 of the PDS under the heading “Comprehensive Car Insurance”, and include the following significant features:

- Option to purchase cover for Hire Car After Accident whilst your car is being repaired after loss or damage
- If your car is stolen and not recovered, and your car is less than 10 years old from the original date of registration, we will provide you with a new car of similar make and model up to the value of \$40,000.






## Premiums

We refer you to the Premiums section on pages 5 and 6 of the PDS. The following is an additional row to the existing table on page 6 of the PDS.

Factor	May Reduce Premium	May Increase Premium
Optional Hire Car After Accident	N/A	Option taken

## Summary of Cover

We refer you to the summary of cover table on page 10 of the PDS. The following are additional rows to the existing table showing a summary of cover.







Type of Cover	Comprehensive Pages 12-13	Third Party Fire & Theft Pages 14-15	Third Party Only Pages 16-17
Hire Car After Accident	Optional		
New car replacement after theft up to 10 years			

## Policy Endorsement

This endorsement forms part of and amends your Car Insurance Policy Wording with Apia, issued on 20/02/2008. This document should be kept with your PDS and Policy Wording.

### Hire Car after Accident

The following benefit is new, and is available as an optional benefit for an additional premium for all Comprehensive Car insurance policies.

 What <b>IS</b> covered	Cover Applicable To	 What is <b>NOT</b> covered	Maximum Benefit
<p> <b>Hire Car After Accident</b></p> <p>This is an optional benefit that you can purchase for an additional premium. If you have chosen to include this benefit, it will be shown on your certificate.</p> <p>Following loss or damage covered by this policy we can provide you with a hire car whilst your car is being repaired by a repairer we've authorised.</p> <p>Our standard Hire Car conditions apply. See below for details.</p>	Comprehensive	<p> Any running costs of the hire car.</p> <p> Any additional cost to upgrade your car from the four cylinder sedan or hatchback we provide.</p> <p> Any costs relating to the hire car after repairs to your car are complete and your claim is finalised by us.</p>	

### Our standard Hire Car conditions

These conditions apply to our optional hire car after accident benefit. In order for us to provide you with a hire car benefit you must first make a claim on your policy and pay any excesses that apply.

The hire car we provide will be a 4-cylinder, air-conditioned, automatic four door sedan or hatchback.

The hire car will remain in your possession based on the terms of the benefit you have claimed for. It will be covered by your Apia policy during the authorised hire period. If it is involved in an accident during this period and you wish to lodge a claim, you must pay any excesses that apply to your Apia policy.

You will be responsible for all running costs and extras of the hire vehicle, including paying a security bond for the hire vehicle.

## New Car Replacement after Theft

The following benefit is new and forms part of the additional benefits described on pages 18 – 23 of the PDS.

✔ What <b>IS</b> covered	Cover Applicable To	✘ What is <b>NOT</b> covered	Maximum Benefit
<p>✔ <b>New Car Replacement after Theft</b></p> <p>If your car is less than 10 years old from the date of original registration and:</p> <ul style="list-style-type: none"> <li>is stolen and not recovered, or</li> <li>is stolen and recovered and we agree that your car is a total loss,</li> </ul> <p>we will replace your car with a new car of the same make and model, including similar accessories, tools and spare parts as shown on your certificate.</p> <p>If the make or model of your car has been superseded or a new replacement for your car would exceed the maximum benefit, we will provide you with a car we consider to be the nearest equivalent of the same or similar make or model as available in the market.</p> <p>We will pay the stamp duties, registration, CTP and delivery charges applicable.</p> <p>If your cars' market or agreed value at the time of loss is more than the maximum benefit, you will not be eligible for a new car replacement under this benefit and the amount we pay you will be the current market value at the time of loss, or the agreed value shown on your certificate.</p> <p>If you choose not to replace your car under this benefit, the amount we pay you will be the current market value at the time of loss, or the agreed value shown on your certificate.</p>	Comprehensive	<p>✘ If your car's agreed value or market value at the time of loss is greater than \$40,000</p> <p>✘ The maximum benefit shown is not in addition to your market or agreed value.</p> <p>✘ If your car is 10 years old or more from the date of original registration.</p>	\$40,000

## Cover for your trailer

The following benefit replaces the "Cover for your Trailer" benefit on pages 20-21 of the current PDS.

✔ What <b>IS</b> covered	Cover Applicable To	✘ What is <b>NOT</b> covered	Maximum Benefit
<p>✔ <b>Cover for your trailer</b></p> <p>We will cover you for loss or damage to your trailer that is attached to your car at the time of loss or damage.</p>	Comprehensive	✘ The contents of any trailer or caravan.	Up to \$2,000 unless a higher amount is shown on your certificate

## Personal Effects

The following benefit replaces the "Personal Effects" benefit on pages 20-21 of the current PDS.

✔ What <b>IS</b> covered	Cover Applicable To	✘ What is <b>NOT</b> covered	Maximum Benefit
<p>✔ <b>Personal Effects</b></p> <p>We will pay the costs of replacing your personal effects contained in your car that are stolen from your locked car or damaged as a result of an accident covered by this policy.</p>	Comprehensive		\$1,000

## Get Home Expenses

The following benefit replaces the "Get Home Expenses" benefit on pages 20-21 of the current PDS.

✔ What <b>IS</b> covered	Cover Applicable To	✘ What is <b>NOT</b> covered	Maximum Benefit
<p>✔ <b>Get Home Expenses</b></p> <p>If your car is unable to be driven after damage or loss covered by this policy, we will pay the reasonable costs to transport you and your passengers to your address or destination.</p>	Comprehensive		\$500

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## Supplementary Product Disclosure Statement



This is a Supplementary Product Disclosure Statement (SPDS), which supplements the Apia Car Insurance Product Disclosure Statement (PDS) issued 20/02/2008.

It has been provided to explain changes to the cover provided by your Apia Car Insurance.

This SPDS should be read together with and will form part of your PDS.

**If you have any questions relating to your insurance cover, please call Apia on 13 50 50.**

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This Supplementary Product Disclosure Statement is issued by

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