



Distributed by

ACT CTP Insurance Driver Cover Plus

CTP Insurance Underwritten by AAI Limited
ABN 48 005 297 807

Comes at no extra cost with your CTP Insurance

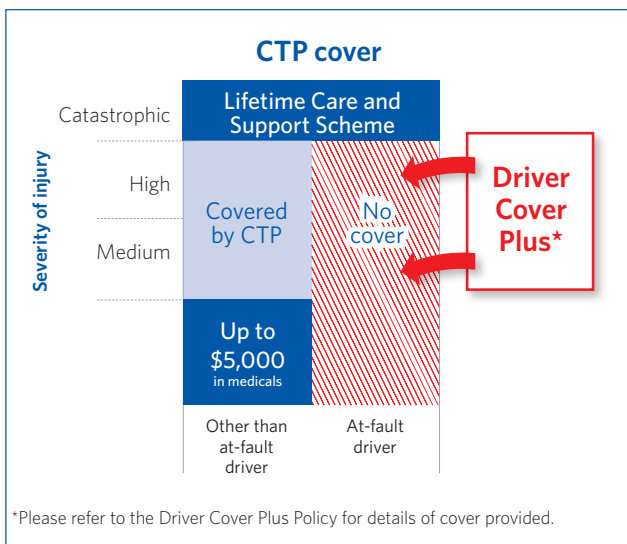


Guide to Driver Cover Plus

This document provides some information about your CTP insurance and Driver Cover Plus Policy. Driver Cover Plus is additional cover that comes with your CTP insurance and provides benefits to an eligible driver if they are hurt in an accident they cause. The Driver Cover Plus Policy wording is provided overleaf.

CTP explained

Your CTP Insurance provides cover for any people injured in an accident caused by the driver of your vehicle. This cover includes the cost of all reasonable medical treatment and compensation for economic loss and even pain and suffering.



Lifetime care and support covers the medical and care needs of persons catastrophically injured in a motor vehicle accident on or after 1 July 2014. For an at-fault driver, there is no cover other than for catastrophic injuries. Driver Cover Plus provides cover for a range of injuries to the at-fault driver.

CTP Insurance does not provide any cover for injury to or death of the at fault driver.

Cover provided by Driver Cover Plus

HEAD	
Fractured skull	\$10,000
Total loss of sight (both eyes)	\$100,000
(one eye)	\$50,000
Total loss of power of speech	\$100,000
Total loss of hearing	\$100,000
TRUNK	
Laceration of internal organs (liver, kidney, spleen or lung)	\$10,000
Fractured bones (> 4 ribs, pelvis, sternum)	\$10,000
SPINE	
Spinal cord damage	
Quadriplegia	\$300,000
Paraplegia	\$150,000
Fractured vertebrae	\$10,000
ARMS AND LEGS	
Fractured bones (excluding hands or feet)	\$2,000
Amputation of both hands and both feet	\$100,000
Amputation of one hand and one foot	\$100,000
Amputation of one hand or one foot	\$20,000
OTHER INJURIES	
Death	\$10,000
3rd degree burns (to greater than or equal to 10% of body)	\$20,000

Please refer to the Driver Cover Plus Policy (including the Schedule of Benefits) for full details of the cover provided.

If you have any complaints about our products or services or for more information about our complaints resolution process, please phone our Customer Relations Unit on 13 50 50. Compulsory Third Party (CTP) Insurance and Driver Cover Plus Policy are issued by AAI Limited ABN 48 005 297 807. Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 966 (Apia) acts as an agent and authorised representative of the insurer.

Driver Cover Plus Policy

Compulsory Third Party Insurance (CTP) pays compensation for people injured or killed in a motor vehicle accident. Lifetime care and support covers the past and future medical and care needs of persons catastrophically injured in a motor vehicle accident. For at-fault driver, there is no cover other than for catastrophic injuries.

Driver Cover Plus compensates drivers, who cause a motor vehicle accident and are injured, or the driver's estate if the driver at fault is killed, as a result of a motor vehicle accident. Driver Cover Plus is provided to the driver of a motor vehicle that has Apia CTP Insurance. Driver Cover Plus is provided in addition to Apia CTP at no extra cost.

Schedule of Benefits

Injury	Benefit
Quadriplegia	\$300,000
Paraplegia	\$150,000
Total loss of sight in both eyes	\$100,000
Total loss of sight in one eye	\$50,000
Total loss of power of speech	\$100,000
Total loss of hearing	\$100,000
Amputation of both hands and both feet	\$100,000
Amputation of one hand and one foot	\$100,000
Amputation of one hand or one foot	\$20,000
3rd degree burns (burns sustained to 10% of body or greater)	\$20,000
Fractured pelvis	\$10,000
Fractured skull	\$10,000
Fractured vertebrae (Process or body)	\$10,000
Laceration of liver	\$10,000
Laceration of kidney	\$10,000
Laceration of spleen	\$10,000
Laceration of lung	\$10,000
Death	\$10,000
Fractured ribs (Greater than 4)	\$10,000
Fractured sternum	\$10,000
Fractured upper arm	\$2,000
Fractured lower arm (Excluding fractures of hand)	\$2,000
Fractured upper leg	\$2,000
Fractured lower leg (Excluding fractures of foot)	\$2,000

We pay the injured driver who causes the motor vehicle accident (or the driver's estate if the driver is killed) the benefit for the injury as set out in the Schedule of Benefits and as follows.

- Excluding paraplegia and quadriplegia, if more than one of the injuries in the Schedule of Benefits is suffered, we pay the amount of the combined benefits up to a total of \$100,000.
- If one of the injuries suffered is paraplegia or quadriplegia we pay only the benefit for paraplegia or quadriplegia.
- In the event of death we pay only the benefit for death.

When we pay Driver Cover Plus Policy Benefits

We will pay benefits for injuries suffered by the driver who causes a motor vehicle accident (or to the driver's estate if the driver is killed) that occurs in Australia, if ALL of the following apply:

- at the time of the accident the vehicle was registered with the Road Transport Authority of ACT and had Apia CTP insurance; and
- the driver was solely at fault for the accident and at the time of the accident was:
 - aged 25 years or older; or
 - aged between 16 years and under 25 years and the motor vehicle was comprehensively insured through Apia; and
- the injury is included in our Schedule of Benefits; and
- the motor vehicle is a Passenger Vehicle or Goods vehicle (with Gross Vehicle Mass of 4.5t or less); and
- the accident was the sole or substantial contributing factor to the injury shown in our Schedule of Benefits; and
- an appropriately qualified medical practitioner confirms that the driver had sustained the injury as a result of the accident; and
- the driver (or the driver's estate if the driver dies) is not entitled to claim under a workers' compensation scheme.

When we do not pay Driver Cover Plus Policy Benefits

We will not pay benefits if:

- the injury was intentionally caused or was a result of the accident being intentionally caused; or
- the driver was under the influence of intoxicating liquor and the percentage of alcohol in the driver's blood is in excess of the legal limit prescribed by the law applicable in the place where the motor vehicle accident occurs, or if the driver fails to provide a specimen of breath or blood as required by law in that place; or
- the driver was under the influence of drugs (other than a drug taken in accordance with the advice of or administered by a medical practitioner); or
- the driver was involved in any illegal activity, racing, pacemaking, car rally, contest, speed/reliability or other trials at the time of the motor vehicle accident; or
- the injury was directly or indirectly caused by, or was due to, psychological or psychiatric causes, sickness or disease; or
- the injury was caused by revolution, war (whether declared or not), acts of a foreign enemy, military coup, radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or the action of nuclear fission including detonation of any nuclear device or nuclear weapon, biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these occurrences; or

- the vehicle was being driven while in an unsafe condition, but we will provide cover if it can be shown that it was reasonable not to know of any unsafe conditions; or
- the vehicle was towing a trailer or caravan illegally or in an unsafe condition, but we will provide cover if it can be shown that it was reasonable not to know of any unsafe conditions; or
- the vehicle was loaded above the legal limits or in an illegal way; or
- the vehicle was being used to carry explosives or flammable or combustible liquids or substances illegally.

What happens when you sell your vehicle?

If ownership of the motor vehicle changes and our CTP Insurance policy remains current, this Driver Cover Plus policy transfers to the new owner or owners when the change is registered with the Road Transport Authority of ACT. The eligibility conditions of Driver Cover Plus also apply to the new owner.

As this policy is provided at no extra cost, no premium will be refunded for this policy if our CTP policy is cancelled or transferred.

How to claim on your Driver Cover Plus Policy

Step 1:

Notify us in writing of the details of any accident which could lead to a claim, including time, date, place, any witnesses and how the accident happened.

We must receive these details from the driver or the driver's legal representative in writing within 60 days of the accident.

Step 2:

Anyone wanting to claim must:

- complete and lodge our claim form with us;
- supply all medical and other documents we have asked for at the driver's expense; and
- allow doctors we nominate to conduct medical examinations we consider necessary, to assess the claim.

We can reject the claim if:

- you or the driver are not truthful and frank in any statement you or the driver make in a claim or in relation to a claim; or
- we do not receive:
 - written advice of the details of any accident which could lead to a claim within 60 days of the accident; or
 - a completed claim form within 6 months of the accident; or
 - written confirmation of the accident from police or other appropriate authorities after making reasonable enquiries; or
 - appropriate evidence as required by us.

To notify us of the accident details, or for claim enquiries, please contact us:

Email: actctpiclaims@apia.com.au

Mail: GPO Box 706, CANBERRA ACT. 2601

Phone: 13 50 50

Apia and the insurer

AAI Limited ABN 48 005 297 807 is the issuer and insurer of Apia CTP insurance and Driver Cover Plus Policy.

Apia CTP insurance and Driver Cover Plus Policy are distributed by Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996 as an agent and authorised representative of the insurer.

Definitions

These terms have the following meaning when used in your policy:

child

includes the driver's adopted or step child

compensation

includes common law damages, payment or benefit of any kind

driver - means you or anyone who is:

- legally in charge of your motor vehicle, and
- licensed to drive your motor vehicle, and
- driving your motor vehicle with your consent at the time of the accident

CTP

means Compulsory Third Party Personal Injury Insurance

injury

means the injury set out in the Schedule of Benefits.

loss

means amputation or removal or permanent loss of use of

motor vehicle

means a registered vehicle insured with us under a current ACT Compulsory Third Party Personal Injury Insurance Policy.

motor vehicle accident or accident

means an incident where an injury results from the driving of your motor vehicle or a collision or attempt to avoid a collision with your vehicle

paraplegia

means permanent and total paralysis of both legs caused by an injury to the spine

quadriplegia

means permanent and total paralysis of both arms and both legs caused by an injury to the spine

we, us, our

means AAI Limited ABN 48 005 297 807.

you, your

means an Apia CTP policy holder.