



Apia Car Advantage Insurance

Product Disclosure Statement

Rewarding experience



Contents

Introduction	3
Welcome to Apia Car Advantage Insurance	3
Your responsibilities	6
Important information about us	8
Glossary of important words and phrases	9
Summary of additional features and optional covers	12
About your premium	13
Paying your premium	14
When you need to contact us	14
No Claim Bonus	15
About your cover	16
About your car	16
Levels of cover	16
Comprehensive cover	17
Additional features	20
Optional covers	37
General exclusions	40
Claims	45
Making a claim	45
How to establish your loss	47
Your excess	48
How we settle your claim	51
If your car is damaged	52
Repairing your vehicle and choosing a repairer	52
Authorising repairs and car parts	53
If your car has been stolen	54
If your car is a total loss	54
Hire car benefit conditions	55
After we pay your claim	56
Other Important Information	57
What happens with cancellations?	57
How we will deal with a complaint	58
Report insurance fraud	59
General Insurance Code of Practice	59
Motor Vehicle Insurance and Repair Industry Code of Conduct	59
Financial Claims Scheme	59

Introduction

Welcome to Apia Car Advantage Insurance

Thank you for choosing Apia. If you need anything in relation to your insurance, or if you need to make a claim, you can contact us on **13 50 50**.

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your Apia Car Advantage Insurance if you purchase this product from us. It also explains in the 'Important information about us' statement (see page 8), certain information about the financial services we offer, how we are remunerated and what relationships we have with others, to help you decide if you would like to use the services we offer. This PDS also explains how we will deal with your complaint if you ever have a concern with your dealings with us. You will receive a PDS if you buy a policy or if we provide another financial service to you.

Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate which shows the details particular to you.

You may need to refer to this document from time to time. So keep it in a safe place.

How to use this PDS

We have designed this PDS so that it is easy for you to see what is covered and what is not covered. In most areas of the PDS, we have put a '✓' ahead of what 'We cover', and an '✗' ahead of what 'We do not cover'. Where a limit applies to a particular benefit of this policy, in most cases, will be shown within 'We cover' under the heading of 'Limit'.

Updating information

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **135050**. We will give you a free paper copy of any updates if you request them.

In some circumstances the terms and conditions of this PDS may be amended by a Supplementary PDS (SPDS).

PED Guide

Throughout this PDS you will be referred to a guide called: Premiums, Excesses, Discounts and Claim Payments Guide, indicated as 'Refer to the PED Guide for further information'. This guide will provide you with further information and is available at apia.com.au. You can also obtain a copy of this guide on request, at no charge, if you contact us on **13 50 50**.

Communicating with you

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.

Our agreement with you

Apia on behalf of AAI Limited (see pages 8) agrees in return for your premium to insure you in the circumstances and subject to the conditions, limits and exclusions set out in your policy.

Cooling off period

After this insurance begins or you renew your policy for another period of insurance, you have **21** days to consider the information in this PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can exercise your cooling off rights within **21** days from the day cover began or was renewed. When you exercise your cooling off rights, we will refund in full the money you have paid for that period of insurance but you will have no cover from when your policy would have otherwise begun or from your renewal date.

Alternatively, you can cancel your policy at any time during the period of insurance. When you do this and unless we tell you otherwise, you will have cover up until the date of cancellation. For more information see 'Cancellation by you' on pages 57.

Who is this product designed for?

This insurance product is designed for owners of passenger cars (including 4WDs, utilities and vans) who use their car for one or more of the following uses:

- **Private:** if not used in connection with earning an income, or if the only such use is driving to and from work and/or occasional use in connection with work or if used for volunteer work;
- **Business:** if used in connection with an occupation or business in a way not listed above.

When you first take out a policy with us we will ask you how you use your car. Also, you must tell us if you change the use of your car while you hold a policy with us and when you renew your policy.

We rely on the accuracy of your information

When we agree to insure you, to renew or vary your policy, or to pay your claim, we rely on the accuracy of the information you give us. If that information is not accurate, we can reduce or deny any claim you make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely, the questions we ask about:

- you;
- your car;
- listed drivers;
- any events that result in a claim on your policy.

When you receive your renewal, please carefully check the information it shows. If any of that information is incorrect or incomplete, please call us on **13 50 50**.

Your responsibilities

You must:

- take all reasonable precautions to prevent damage or theft, for example:
 - move your car away from rising flood waters;
 - remove keys when no one's in the car;
 - lock all doors and windows when your car is parked and unattended;
 - accompany anyone test driving your car when it's up for sale.
- keep your car well maintained and in a good and roadworthy condition (e.g. replace worn out tyres, replace worn brakes and defective lights, fix paint problems, repair major rust, repair worn upholstery and repair unclaimed major scratches or dents);
- service your car as required by the manufacturer and keep records of this in case you need to claim for mechanical damage resulting from an incident;
- follow all the terms, conditions and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

If you do not meet your responsibilities, it may lead us to do either or both of the following:

- reduce or refuse to pay your claim;
- cancel your insurance policy.

If fraud is involved, we can treat your policy as if it never existed.

More than one named insured

If there is more than one named insured on your certificate, we will treat a statement, act, omission, claim, request or direction (including to alter or cancel your policy) made by one as a statement, act, omission, claim, request or direction by all those named as insured on your certificate.

Special conditions

We may impose special conditions on your policy that might exclude, restrict or extend cover for a person or particular matter. For example, we may not be able to cover certain drivers because of the type or value of car that is insured. Any imposed conditions will be listed on your certificate. It is important that you read your certificate carefully.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in the 'Glossary of important words and phrases' section on pages 9 to 11.

Important information about us

This important information about us statement was completed on 7 April 2016.

Who are we?

Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996 (Apia), authorised representative No. 239591. The contact details for Apia are on the back cover.

Who do we act for?

Apia is an agent (acting under a binder) and authorised representative of AAI Limited ABN 48 005 297 807 (AAI Limited). AAI Limited holds Australian Financial Services Licence No. 230859. The contact details for AAI Limited are on the back cover. AAI Limited has authorised this 'Important information about us' statement.

AAI Limited has prepared this PDS and is the insurer of the policies referred to under 'What financial services do we offer' that are arranged by Apia. Apia is a wholly owned subsidiary of AAI Limited and both are members of the Suncorp Group. As AAI Limited is regulated by the Australian Prudential Regulation Authority (APRA) it is exempt from the requirement to hold professional indemnity insurance cover. AAI Limited as the insurer will receive the premiums paid for the policy.

What financial services do we offer?

Apia is authorised by, and acts on behalf of AAI Limited to issue insurance under a binder, to arrange, vary and cancel insurance, handle and settle claims and provide general and personal financial product advice in relation to Apia branded general insurance policies issued by AAI Limited.

How are we paid for providing the financial services?

Apia does not receive any commissions or benefits from AAI Limited for giving you advice or for the insurance policies it arranges. AAI Limited and other Suncorp Group companies provide Apia with the resources it needs to provide the financial services, such as staff employed by the Suncorp Group of companies. In addition to their salary, staff may receive bonuses if they achieve their performance targets. You will not be charged an additional fee as a direct result of this.

How we will deal with a complaint

Apia provides a complaint resolution process. For full details see page 57.

Glossary of important words and phrases

Accessories

see page 16.

Amount covered

is the maximum amount we will pay for loss or damage to your car caused by an incident less any deductions that apply, unless we say otherwise in your policy. It includes the value of any options, accessories and modifications that are fitted to your car. The amount covered includes GST.

For comprehensive cover, your amount covered will be shown on your certificate.

For Fire, Theft & Third Party Property Damage cover, your amount covered will be the market value of your car or the limit shown on your certificate, whichever is less.

AAI Limited

means AAI Limited ABN 48 005 297 807. AFSL No. 230859.

Apia

means Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996.

Authorised repairs

where we have an arrangement with a repairer to conduct the repairs to your car.

Car

see page 16.

Certificate

means the latest certificate we have given you. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

Excess

see page 48.

Family

means any of the following people if they normally live with you:

- spouse, partner or de facto;
- parents, parents-in-law, grandparents;
- children, grandchildren, brothers and sisters, including their respective spouses, partner or de-facto;
- the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of a spouse, partner or de-facto; and
- people who provide care or services to you.

Incident or event

is a **single** event, accident or occurrence which you did not intend or expect to happen.

Limit

means the most you can claim for any one incident. It includes GST.

Listed driver

means the person or people shown on your certificate as listed drivers.

Loss or damage

means physical loss or physical damage.

Market value

means our assessment of the sale value of the item in your local market immediately prior to the claimed loss or damage. It takes into account the age, make, model, kilometres travelled (if applicable) and condition of the item immediately before the incident. We might use industry publications to assist when determining the amount.

Modifications

see page 16.

Original equipment parts

means parts that are manufactured anywhere in the world by, on behalf of, under licence from or with the consent (whether direct or indirect) of:

- (a) the manufacturer or supplier of your car;
- (b) the manufacturer or supplier of the part originally supplied with your car at the time of the car's purchase;
- (c) any member of the domestic or international corporate group of which the manufacturer or supplier of your car or the manufacturer or supplier of the part is a member or affiliated with (including affiliation by common use of trade marks); or
- (d) any affiliate, licensee, sub-licensee, related body corporate or affiliate of any entity in (a) or (b) or (c) of this definition;

whether or not the parts or the packaging of the parts bears the trade mark or trade marks of any of the entities contemplated by (a), (b), (c) or (d) of this definition.

PED Guide

means a guide that will provide you with further information about our premiums, excesses, discounts and claim payments and is available at apia.com.au. You can also obtain a copy of this guide on request, at no charge, if you contact us on **13 50 50**.

Period of insurance

means when your policy starts to when it ends. It is shown on your certificate.

Policy

means your insurance contract. It consists of this PDS and any SPDS we have given you and your certificate and any receipt we may send you.

Total loss

means that, in our opinion, the damage to your car is so great that it would not be safe, practical or economical to repair, or when your car has been stolen and not recovered within **14** days of you reporting its theft to us and we are satisfied that your claim is in order.

Uninsured driver

a driver is an uninsured driver if neither the driver nor the vehicle owner has motor vehicle insurance or they have insurance but it does not cover damage to your car at the time of the incident.

We, our, us and Apia

means Apia on behalf of AAI Limited.

You, your

the person or people shown as the insured on your certificate.

Summary of additional features and optional covers

This product has been designed to provide 3 levels of cover to choose from. The cover you have chosen will be shown on your certificate. Below is a table identifying some of the additional features and optional covers available depending on the type of cover you choose. It is a guide only.

For full details of what is covered and not covered and for any limits that apply, please read your policy carefully, including the 'General exclusions' on pages 40 to 44.

Summary of additional features	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
New car replacement after theft for cars under 10 years old	✓	✗	✗	20
New car after total loss for cars less than 2 years old	✓	✗	✗	22
Damage by uninsured drivers	✓	✓ Up to \$5,000	✓ Up to \$5,000	34
Locks and keys (up to \$1,000)	✓	✓	✗	26
Personal property in your car	✓	Fire & theft only	✗	29
Hire car after theft	✓ Up to 21 days	✓ Up to 21 days	✗	27
Taxi and transport cover	✓	✓	✓	30
Trailer cover	✓	✗	✗	23
Accidental death	✓	✗	✗	35
Laid up cover	✓	✓	✗	36
Emergency travel, accommodation and repairs	✓	Fire & theft only	✗	24
Get home expenses	✓	Fire & theft only	✗	25
Towing and storage costs	✓	Fire & theft only	✗	28
Replacement car cover	✓	✓	✓	31

Summary of additional features	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
Substitute car	✓	✓	✓	32
Third party property damage for caravans and trailers	✓	✓	✓	33

Summary of optional covers	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
Hire car after an event for unlimited days	✓ Up to \$90 per day	✗	✗	39
Windscreen and window glass cover (without excess)	✓ 1 claim	✗	✗	37
Apia Roadside Assist	✓	✗	✗	38

About your premium

The premium is the amount you pay us for this insurance and it includes stamp duty, GST, and if applicable other government charges. The total amount payable will be shown on your certificate or, if you pay by instalments, the instalment premium will be shown on your certificate.

In addition to the amount we agree to cover your car for, we use many factors about you and your car to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

Your premium includes any discounts we have given you.

[Refer to the PED Guide for further information](#)

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate. You must pay this premium by the due date to get this insurance cover. You can pay in one annual payment or, if we agree, by instalments.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the full amount, we may reduce the period of insurance so it is in line with the amount you paid.

If you make a change to your policy details, it may affect the premium you need to pay for the remainder of your period of insurance.

Late annual payments

If you do not pay your premium by the due date, in the first year of insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so.

If you do not pay the premium due on renewal by the due date, you will have no cover from the due date.

If we accept your late payment, we might recommence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Overdue instalments

If you pay your premium by instalments and your instalment is overdue, we can do one or both of the following:

- refuse to pay a claim if an instalment is **14** days (or more) overdue;
- cancel your policy if an instalment is **1** month (or more) overdue. We will notify you of the cancellation.

When you need to contact us

Changes in your details and car

You need to tell us immediately if:

- any detail on your certificate is no longer accurate;
- your address changes;
- any of your contact details change, such as your Australian mobile number or email address;
- you replace your car (see the 'Replacement car cover' feature on page 24 where we may give you **14** days cover on your replacement car);

-
- there are any changes to the physical condition of your car;
 - you plan to, or have, added accessories or modifications to your car (see page 16);
 - the place where you keep your car changes;
 - the drivers of your car change;
 - the way you use your car changes (see page 4 for more details);
 - you intend to use your car on a competition race track, competition circuit, competition course or competition arena (other than for a driver education course where the speed will not exceed **100km/h** and there will be no timing of cars at any time), and you want us to consider covering you for that use.

What we will do when you contact us

When you contact us and tell us about these changes, we may decide to increase or impose an excess, charge an extra premium or apply a special condition to your policy. In some cases it could mean we can no longer insure you and we will cancel your policy.

[Refer to the PED Guide for further information](#)

No Claim Bonus

A No Claim Bonus (NCB) is a discount off your comprehensive premium as a reward for your good driving and insurance history. On each renewal your discount will increase, provided you have not made any claims that affect your NCB, until you reach the maximum discount level. If your NCB is protected your NCB will not be reduced even if you are at fault in an accident. Your NCB is shown on your certificate.

[Refer to the PED Guide for further information](#)

About your cover

About your car

What we cover as your car

We cover your car described on your certificate. It includes the following that are fitted to your car:

- options, including standard manufacturer's options;
- accessories; **and**
- modifications.

What are accessories?

An accessory is an addition to your car which does not enhance the performance or change the structure of the car.

What are modifications?

Modifications are alterations made to the manufacturer's standard body, engine, suspension, wheels or paintwork of your car which may affect its performance, value, safety or appearance.

What we do not cover as your car

- fuel or lubricants;
- locks and keys (**except** to the extent they are covered under additional feature 'Locks and keys' on page 26).

Levels of cover

You can choose the level of cover that best suits your needs.

There are **3** levels of cover available:

- Comprehensive cover;
- Fire, Theft & Third Party Property Damage cover;
- Third Party Property Damage cover.

The cover you choose will be shown on your certificate.

Comprehensive cover

This cover includes:

- accidental loss or damage cover;
- third party property damage cover;
- additional features at no extra cost (see pages 20 to 36).

You can also choose from our range of optional covers (see pages 37 to 39).

Accidental loss or damage cover

✓ We cover

We cover accidental loss or damage to your car caused by an incident in the period of insurance.

Examples of accidental loss or damage include:

- hail, storm and flood;
- fire;
- theft or attempted theft;
- malicious damage or vandalism;
- collision and impact.

Limit

The most we will pay is the amount covered for your car as shown on your certificate, **unless** we say otherwise in your policy.

✗ We do not cover

See 'General exclusions' on pages 40 to 44.

Third Party Property Damage cover

Comprehensive cover includes Third Party Property Damage cover (see page 19).

[Refer to the PED Guide for further information](#)

Fire, Theft & Third Party Property Damage cover

This cover includes:

- fire and theft cover;
- third party property damage cover;
- additional features at no extra cost (see pages 20 to 36).

Fire and theft cover

✓ We cover

We will cover you for accidental loss or damage to your car caused by any of the following incidents in the period of insurance:

- fire;
- theft or attempted theft.

Limit

The most we will pay is the market value for your car or the limit shown on your certificate, whichever is less, **unless** we say otherwise in your policy.

✗ We do not cover

See 'General exclusions' on pages 40 to 44.

Third Party Property Damage cover

Fire, Theft & Third Party Property Damage cover includes Third Party Property Damage cover (see page 19).

Refer to the PED Guide for further information

Third Party Property Damage cover

This cover includes:

- legal liability for damage to other people's property;
- additional features at no extra cost (see pages 20 to 36).

Legal liability for damage to other people's property

✓ We cover

We will cover you or anyone you authorise to drive your car for legal liability arising from loss or damage to another person's vehicle or property resulting from an incident caused by the use of your car in the period of insurance.

Examples of incidents include:

- your legal liability for damage to another vehicle arising from an accident involving your car;
- legal liability that is the responsibility of your employer, principal or partner because you were driving your car in connection with your occupation;
- your legal liability for the cost of cleaning up by emergency services after an incident involving your car;
- your legal liability for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with:
 - property falling from your car; **or**
 - property being loaded or unloaded from your car.

Limit

The most we pay for all claims from any one incident is **\$20 million**, including all associated legal costs we have agreed to pay for your claim.

✗ We do not cover

See 'General exclusions' on pages 40 to 44.



Third Party Property Damage (TPPD) insurance is often confused with Compulsory Third Party (CTP). Your CTP insurance only covers your liability to pay compensation for injuries to other people, whilst TPPD covers your liability to pay compensation for damage to the property of others.

[Refer to the PED Guide for further information](#)

Additional features

When we accept a claim under your policy for an incident that happens in the period of insurance, you may be entitled to cover under the following additional features. You can make a claim under some additional features separately or independently to a claim for loss or damage to your car.

Some features may or may not apply depending on the level of cover you have chosen and this is shown in the additional feature detail.

In some circumstances, we may decide to make an additional feature available to you before we accept or agree to pay your claim. If we do this, it does not mean that your claim has or will be accepted or that we have otherwise agreed to pay your claim. If we later decide that we cannot accept or pay your claim then the cover available under an additional feature will not apply and we may decide to recover the amounts paid under the feature from you.

There are some things we do not cover under these additional features and these are shown in the 'We do not cover' section of the following tables on pages 20 to 36 and in the 'General exclusions' on pages 40 to 44. All of the conditions of this policy apply to these additional features unless the cover says otherwise.

New car replacement after theft less than 10 years old

Comes with
Comprehensive cover only

✓ We cover
If your car is less than 10 years old from the date of original registration and: <ul style="list-style-type: none">▪ is stolen and not recovered within 14 days, or▪ is stolen and recovered; and we agree that your car is a total loss, we will replace your car with a new car of the same make and model, including similar accessories, tools and spare parts. Anyone who financed your car must provide their written consent.

New car replacement after theft less than 10 years old (cont.)

If the make or model of your car has been superseded or a new replacement for your car would exceed the limit for this additional feature, 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 or we will pay you the amount covered shown on your certificate less any deductions that may apply (see page 55).

We will pay the stamp duties, registration, CTP and delivery charges applicable and your policy will continue until its expiry date.

If the amount covered for your car is more than the limit for this additional feature, you will not be eligible for a new car replacement under this additional feature and the amount we pay you will be the amount covered shown on your certificate less any deductions that may apply (see page 55).

You must be the first registered owner of your car (or you purchased your car as an 'ex demonstration' model from a licensed motor dealer who was the first registered owner of the car) in order to be covered under this additional feature.

Limit

We pay up to **\$40,000** (inclusive of stamp duty, CTP, registration and delivery charges, if applicable).

Note: For full details of how we settle total loss claims see page 54.

X We do not cover

- this additional feature does not apply if the amount covered for your car is more than the limit for this additional feature;
- the limit of this additional feature does not apply in addition to the amount covered for your car;
- if your car is **10** or more years old from the date of original registration;
- the cost for replacing or purchasing an extended warranty;
- there is no cover under this additional feature if the 'New car after total loss for cars less than **2** years old' additional feature applies.

New car after a total loss for cars less than 2 years old

Comes with

Comprehensive cover only

✓ We cover

When we accept your claim for loss or damage to your car and decide it is a total loss, we cover the cost to replace your car, if:

- you are the first registered owner of your car (or you purchased your car as an 'ex demonstration' model from a licensed motor dealer who was the first registered owner of the car); **and**
- the loss or damage to your car was caused by an incident that occurred less than **2** years from the date of original registration; **and**
- it is possible for us to supply or order a new car of the same make and model within **90** days of us deciding your car is a total loss or, if one is not available within that time, it is possible to provide you with a new car that is in our opinion a similar make or model to your car; **and**
- anyone who financed your car provides us with written consent.

We will:

- replace your car with a new car that we consider to be the same or similar make and model, including, similar accessories, modifications, tools and spare parts;
- pay the on road costs such as stamp duty, CTP, registration and delivery charges applicable and your policy will continue until its expiry date.

Note: For full details of how we settle total loss claims see page 54.

If you claim under this additional feature you are unable to claim under the 'New car replacement after theft less than **10** years old additional feature on page 20.

✗ We do not cover

The cost for replacing or purchasing an extended warranty.

Trailer cover

Comes with

Comprehensive cover only

✓ We cover

We cover your trailer for accidental loss or damage when it is attached to your car and is damaged or stolen in an incident covered by your policy in the period of insurance.

Limit

Up to a total of **\$2,000** or the amount shown on your certificate, whichever is higher.

✗ We do not cover

Left blank intentionally

Emergency travel, accommodation and repairs

Comes with

Comprehensive or Fire, Theft & Third Party Property Damage covers only

✓ We cover

When your car has been stolen or damaged in an incident and we have agreed to accept your claim you will be covered for the following:

- reasonable costs for emergency repairs to make your car roadworthy or safe in order to get your car to your destination (e.g. to a repairer or to your home);
- reasonable emergency travel and accommodation costs if your car is not roadworthy or safe to drive and you are more than **100km** from your home.

Limit

You can authorise reasonable costs on our behalf subject to the following limits:

- up to a total of **\$500** for emergency repairs; **and**
- up to a total of **\$500** for emergency travel and accommodation costs.

You need to provide us with all invoices and receipts.

Note: If you have Fire, Theft & Third Party Property Damage Cover this feature only applies when the incident is fire or theft.

✗ We do not cover

- costs related to your car breaking down (e.g. mechanical or electrical failure);
- if you hold comprehensive cover and have purchased Apia Roadside Assist, you may be entitled to our roadside assistance service. See page 38 for more information;
- there is no cover under this additional feature if the 'Get home expenses' additional feature applies.

Get home expenses

Comes with

Comprehensive or Fire, Theft & Third Party Property Damage covers only

✓ We cover

When your car is stolen or undriveable 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.

Limit

Up to a total of **\$500**. Subject to this limit you can authorise reasonable costs on our behalf. You need to provide us with all invoices and receipts.

Note: If you have Fire, Theft & Third Party Property Damage Cover this feature only applies when the incident is fire or theft.

✗ We do not cover

There is no cover under this additional feature if the 'Emergency travel, accommodation and repairs' additional feature applies.

Locks and keys

Comes with

Comprehensive or Fire, Theft & Third Party Property Damage covers only

✓ We cover

When your car keys are stolen in the period of insurance we cover the cost of replacing the keys and recoding your car's locks.

Limit

Up to a total of **\$1,000**.

Note: Your standard excess and any chosen variable excess you have chosen is payable for a claim made under this feature.

✗ We do not cover

Left blank intentionally

Hire car after theft

Comes with

Comprehensive or Fire, Theft & Third Party Property Damage covers only

✓ We cover

After theft of your car that is covered by your policy, we will arrange and pay the reasonable hire cost of a 'compact' category hire car using our provider (**but only** if our provider has a car available, and is within a reasonable distance of your location).

If there are no 'compact' category hire cars available from any provider within a reasonable distance of your location, then we will pay you the lesser of:

- the amount it would have cost us to provide you with a 'compact' category hire car using our provider, had one been available; **or**
- the actual cost you incur in making alternative travel arrangements.

Insurance for your hire car

After arranging a hire car for you with our provider, we will cover accidental loss or damage to the hire car under this policy during the covered hire period as if the definition of 'car' in the policy had been extended to include the hire car. However, cover for loss or damage to the hire car is limited to the market value of the hire car.

Limit

Up to **21** days. The benefit stops before the **21** day limit if:

- your car is returned undamaged;
- we repair your car and return it to you;
- we settle your claim.

Note: For further details of our hire car conditions see page 55.

✗ We do not cover

Left blank intentionally

Towing and storage costs

Comes with

Comprehensive or Fire, Theft & Third Party Property Damage covers only

✓ We cover

When your car is damaged in an incident covered by your policy and,

- it is not roadworthy or safe to drive; **or**
- needs to be held in storage; **or**
- it is roadworthy and safe to drive but you are not licensed to drive to the nominated location for assessment;

we cover the reasonable costs of:

- towing your car to:
 - our facility location we nominate for assessment; **or**
 - another location nominated or agreed by us;
- storing your car.

Limit

You can authorise reasonable costs on our behalf. You need to provide us with all invoices and receipts.

Note: If you have Fire, Theft & Third Party Property Damage cover this additional feature only applies when the incident is fire or theft.

✗ We do not cover

- storage costs for any period before your claim is lodged or after your claim is settled;
- towing costs related to your car breaking down (e.g. mechanical or electrical failure);
- if you hold comprehensive cover and have purchased Apia Roadside Assist, you may be entitled to our roadside assistance service. See page 38 for more information.

Personal property in your car

Comes with

Comprehensive or Fire, Theft & Third Party Property Damage covers only

✓ We cover

When your car has been stolen or damaged in an incident and we have agreed to accept your claim, your personal property in the car at the time of the incident (e.g. clothing, electronic and telecommunication devices) are also covered for any accidental loss or damage that results from the same incident.

Limit

Up to a total of **\$1,000**.

Note: If you have Fire, Theft & Third Party Property Damage cover this feature only applies when the incident is fire or theft.

✗ We do not cover

- cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;
- tools (other than those supplied as standard by the car manufacturer or similar replacements);
- items used for business, trade or profession;
- any personal property that is not owned by you.

Taxi and transport cover

Comes with

Comprehensive or Fire, Theft & Third Party Property Damage or Third Party Property Damage covers

✓ We cover

If we have agreed to pay your claim for loss or damage to your car, we will cover the reasonable taxi costs or otherwise arrange for you to be transported from the repair facility to your home or work and then back again once the repairs are complete, **but only** if:

- you are first able to safely drive your car into one of our repair facilities; **and**
- you allow us to arrange the repairs.

Limit

The maximum we will pay are your reasonable taxi costs or other transport arrangement costs we arrange for **2** journeys only.

Note: If you have Fire, Theft & Third Party Property Damage cover only this additional feature only applies if the damage to your car is as a result of fire or theft or covered under the additional feature 'Damage by uninsured drivers' and we decide to repair the damage.

If you have Third Party Property Damage cover only this additional feature only applies if the damage to your car is covered under the additional feature 'Damage by uninsured drivers' and we decide to repair the damage.

✗ We do not cover

Left blank intentionally

Replacement car cover

Comes with

Comprehensive or Fire, Theft & Third Party Property Damage or Third Party Property Damage covers

✓ We cover

If you replace your car with another car in the period of insurance, we will insure the replacement car on the same terms and for the same level of cover for the remainder of the period of insurance provided:

- you tell us within **14** days of you taking delivery of the replacement car; **and**
- we agree in writing to insure the replacement car; **and**
- you pay any additional premium we require.

Otherwise, we will only cover your replacement car for the same level of cover as your car for up to **14** days from when you take delivery of the replacement car or until you arrange insurance for your replacement car, whichever occurs first.

Limit

Your replacement car is covered up to the price you paid for it, or its market value, whichever is less. The limit applies until you tell us about the change and we have agreed in writing to cover you.

Note: The cover ends for your car and begins for the replacement car at the time you take delivery of the replacement car.

✗ We do not cover

Left blank intentionally

Substitute car

Comes with

Comprehensive or Fire, Theft & Third Party Property Damage or Third Party Property Damage covers

✓ We cover

If, during the period of insurance, you use a substitute car that is of a similar type to your car when your car cannot be driven, for example it is being repaired, serviced or has had a mechanical breakdown, we will give you Third Party Property Damage cover (see page 17) for the use of the substitute car.

Limit

14 days from the day your car was not driveable, or until it is driveable, whichever is earlier.

✗ We do not cover

- use of any hire car;
- any claim if you do not have legal use of the substitute car;
- any claim if the substitute car belongs to you;
- any claim that is covered by another insurer or insurance policy;
- loss or damage to the substitute car.

Third party property damage for caravans and trailers

Comes with

Comprehensive or Fire, Theft & Third Party Property Damage or Third Party Property Damage covers

✓ We cover

When your car is towing a caravan or trailer and loss or damage is caused to another person's vehicle or property in the period of insurance as a result of:

- the actions of your caravan or trailer;
- your caravan or trailer running out of control after separating from your car while your car is moving;
- another vehicle colliding with or trying to avoid colliding with:
 - property falling from your caravan or trailer while it is being towed by your car;
 - property being loaded or unloaded from your caravan or trailer attached to your car;

then we cover the amount you are legally liable to pay another person to compensate them for loss or damage to their property.

Limit

Up to a total of **\$20 million** including associated legal costs we have agreed to pay.

✗ We do not cover

- damage to the caravan or trailer being towed;
- damage to the actual property that falls or is being loaded or unloaded from your caravan or trailer.

Damage by uninsured drivers

Comes with

Fire, Theft & Third Party Property Damage or Third Party Property Damage covers only

✓ We cover

When your car is damaged in a collision with another vehicle driven by an uninsured driver during the period of insurance, we cover damage to your car **but only** if:

- we agree you are not at fault; **and**
- you give us the name and address of the uninsured driver; **and**
- you give us the registration details of the other vehicle;

and we have otherwise agreed to pay your claim.

Limit

Cost of repairs up to a total of **\$5,000** or the market value of your car, whichever is less.

✗ We do not cover

Left blank intentionally

Accidental death

Comes with

Comprehensive cover only

✓ We cover

If we have agreed to pay your claim for loss or damage to your car, and you die as a result of an injury caused by this incident whilst driving your car we will pay your estate **\$5,000**.

Limit

\$5,000. We decide how payment will be made in the event of more than one fatality.

✗ We do not cover

- death that occurs more than **12** months from the date of the accident;
- suicide or attempted suicide.

Laid up cover

Comes with

Comprehensive and Fire, Theft & Third Party Property Damage covers only

✓ We cover

If you have selected the laid up cover restriction, **we will only** cover your car for loss, damage or liability in the period of insurance, which your policy would have otherwise covered, whilst your car is not in use and is located at:

- your address;
- a car centre; **or**
- a professional garage or workshop.

The cover restriction begins when you tell us and we agree to restrict your cover. The cover restriction ends when you later contact us and tell us it is no longer needed.

Limit

The amount covered shown on your certificate, unless we say otherwise in your policy.

✗ We do not cover

Left blank intentionally

Refer to the PED Guide for further information

Optional covers

Any optional covers you select, and we agree to give you, will be shown on your certificate. An extra premium will apply. Under the optional covers there are some things we do not cover and this is shown in the 'We do not cover' section of the following tables on pages 37 to 39 and in the 'General exclusions' on pages 40 to 44. All of the conditions of this policy apply to these optional covers unless stated otherwise.

In some circumstances, we may decide to make an optional cover available to you before we accept or agree to pay your claim. If we do this, it does not mean that your claim has or will be accepted or that we have otherwise agreed to pay your claim. If we later decide that we cannot accept or pay your claim then the cover available under an optional cover will not apply and we may decide to recover the costs from you.

Please note that Apia Roadside Assist benefits are offered independently of a claim for loss or damage to your car.

Windscreen and window glass cover

Available with

Comprehensive cover only

✓ We cover

When the only damage to your car following an incident in the period of insurance is the windscreen or window glass (including sun roof), we cover the cost to repair or replace your damaged windscreen or window glass (including sun roof) without you having to pay an excess.

Limit

One excess free claim only in the period of insurance.

Note: If a claim is made for windscreen/window glass damage under any other part of this policy, the excess or excesses that apply to that claim will be payable.

✗ We do not cover

Left blank intentionally

Apia Roadside Assist

Available with

Comprehensive cover only

✓ We cover

Apia Roadside Assist is a dedicated emergency roadside assistance service for your car. It is provided by a leading emergency assistance provider and is additionally subject to the Apia Roadside Assist Terms and Conditions. This service offers 24 hour roadside assistance Australia-wide.

Apia Roadside Assist helps you with:

- changing a flat tyre;
- towing your car to the nearest repairer;
- jump starting or arranging a replacement battery;
- minor breakdown related repairs;
- emergency fuel delivery;
- lost or locked keys, by spare key delivery or locksmith attendance.

Conditions and limits apply, including fuel value, towing distance, vehicle weight and key assistance limits. Replacement battery cost is additional.

Please read the Apia Roadside Assist Terms and Conditions for the terms, including the limitations and exclusions, that apply to this optional cover. They are available at apia.com.au and are also provided at the purchase of this optional cover. You can use Apia Roadside Assist without making a claim on this policy.

Limit

The Apia Roadside Assist Terms and Conditions explain the maximum benefits available if this optional cover is purchased.

✗ We do not cover

Left blank intentionally

Hire car after an event for unlimited days

Available with

Comprehensive cover only

✓ We cover

After an incident covered by your policy, if your car cannot be safely driven, is in for repairs or has been stolen, we will arrange and pay the reasonable hire cost of a car that is in our opinion a similar make or model to your car (or if a similar make or model is not available you can choose an alternative equivalent car) using our provider (**but only** if our provider has a car available, and is within a reasonable distance of your location).

If there are no hire cars available from one of our providers within a reasonable distance of your location, then we will pay you the lesser of:

- the amount it would have cost us to provide you with a car that is in our opinion a similar make or model to your car using our provider, had one been available; **or**
- the actual cost you incur in making alternative travel arrangements.

Insurance for your hire car

After arranging a hire car for you with our provider, we will cover accidental loss or damage to the hire car under this policy during the covered hire period as if the definition of 'car' in the policy had been extended to include the hire car. However, cover for loss or damage to the hire car is limited to the market value of the hire car.

Limit

The most we will pay is **\$90** per day. The benefit stops when:

- your car is returned undamaged;
- we repair your car and return it to you;
- we settle your claim.

Note: If your car is stolen, you can use the cover under the 'Hire car after theft' additional feature (see to 26), and then use cover under this option to give you a longer period of car hire. For further details of our hire car conditions, see page 55.

✗ We do not cover

Left blank intentionally

General exclusions

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Agreements you enter into

any agreement or contract you, or someone you authorised to drive or be in charge of your car, enters into accepting liability, **but we will** provide cover if the legal liability would have existed without that agreement.

Alcohol or drugs

an incident occurring when your car is being driven by, or is in the charge of, anyone who:

- was under the influence of, or had their judgement affected by any alcohol, drug or medication;
- had more than the legal limit for alcohol or drugs in their breath, blood, saliva or urine as shown by analysis; **or**
- refused to take a test for alcohol, drugs or medication.

But we will pay a claim for you (**but not** the driver or person in charge of your car) if your car was stolen.

Asbestos

asbestos, asbestos fibres or derivatives of asbestos of any kind.

Biological, chemical, other pollutant or contaminant

- any actual or threatened biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant; **or**
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant; **or**
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant.

Confiscation, destruction or repossession

any person or organisation who lawfully confiscates, destroys or repossesses your car or its contents.

Condition of car

- any structural, mechanical, electrical or electronic failure or breakdown **unless** cover is provided under the Apia Roadside Assist optional cover;
- any mould, mildew, wear, tear, rust, corrosion or depreciation;
- your car if it was damaged, unsafe or un-roadworthy at the time of the incident.

Consequential losses or extra costs following an incident covered by your policy

consequential losses (financial and non-financial loss) or extra costs following an incident covered by your policy, such as:

- loss of income or wages;
- medical expenses;
- the cost of your time (e.g. inconvenience);
- professional, expert, legal consulting or valuation costs **unless** you obtained our prior written authority to incur these costs;
- any costs related to stress or anxiety;
- depreciation or lessening of your car's value (including its trade-in or resale value) following repairs;
- costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- travel costs, **but we will** cover travel costs covered under the 'Emergency travel, accommodation and repairs' additional feature (see page 24), 'Get home expenses' additional feature (see page 25) and 'Taxi and transport cover' additional feature (see page 30);
- cleaning costs, **but we will** cover cleaning costs covered under 'Legal liability for damage to other people's property' included in Third Party Property Damage cover (see page 18); **or**
- any costs not covered by your policy.

Dangerous goods

your car being used to illegally store or transport:

- substances that pollute or contaminate;
- dangerous or hazardous goods.

General exclusions (cont.)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Deliberate acts

acts caused intentionally or deliberately by:

- you or a member of your family;
- a person who owns any part of your car;
- a person acting with your consent;
- a person authorised by you to operate your car.

Driving a damaged car

driving your car after it has been damaged in an incident, **unless** we are satisfied you were not reasonably aware this could lead to further damage to your car.

Exceeding loading or passenger limits

your car when it is:

- carrying more passengers than the car was designed for, or than the driver is permitted to carry by law;
- carrying any load which is not secured according to law, over the legal limit or more than what your car was designed to carry.

Failure to take reasonable precautions

your failure to take reasonable precautions to prevent loss, damage or legal liability.

Hire, fare, reward or courtesy car

your car being used for hire, fare or monetary reward or as a courtesy car **but we will** provide cover if your car was being used in a car pool or child care arrangement.

Incident outside Australia

an incident that occurs outside Australia.

Incorrect fuel usage

loss or damage to your car (including damage to your car's engine or fuel system) caused by the incorrect type of fuel being used.

Intentional loss or damage

intentional loss or damage caused by you, or a person acting with your express or implied consent.

Keys

Replacement of keys and locks, except to the extent covered under additional feature 'Locks and keys'.

Motor sports or similar activities

your car being used:

- in, or being tested in preparation for, a race, contest, trial, test, hill climb or any motor sport; **or**
- on a competition race track, competition circuit, competition course or competition arena **unless**:
 - your car is being driven as part of a driver education course that does not involve speeds in excess of **100km/h** or the timing of cars; **or**
 - you have told us about this use of your car and we have agreed to cover you.

Personal property

any personal property that is not owned by you.

Radioactivity/nuclear materials

- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste; **or**
- action of nuclear fission including detonation of any nuclear device or nuclear weapon; **or**
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive or nuclear materials; **or**
- any looting or rioting following an incident described above.

Reckless acts

any intentional or reckless act or acts by you, the driver of the car or by a person acting with your express or implied consent (such as street racing, burnouts, donuts, driving into water, illegally using a mobile telephone, driving at excessive speed).

Replacement of non-damaged parts

the replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set (such as alloy wheels).

General exclusions (cont.)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Revolution, war

- revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not), military coup; **or**
- any looting or rioting following these incidents.

Sale

- loss (including theft) of your car (or the proceeds of sale) by a person authorised to offer your car for sale;
- loss of your car (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your car for sale.

Test drives

loss or damage to your car while it is being demonstrated for private sale **but we will** pay a claim if your car is being demonstrated for private sale and you or a listed driver are a passenger in your car.

Tyres

damage to your car's tyres caused by braking, punctures, road cuts or bursting.

Unlawful purposes

your car being used for unlawful purposes.

Unlicensed driving

your car being driven by, or is in the charge of someone who is not licensed, not correctly licensed or not complying with the conditions of their licence **but we will** pay a claim (**but not** the driver or person in charge of your car) that would otherwise be covered by your policy if you:

- were not the driver or person in charge of your car at the time of the incident; **and**
- can satisfy us that you did not know and could not have reasonably known of any of the above circumstances.

Claims

Making a claim

When to make a claim

We understand being involved in an incident or having your car stolen can be a stressful experience. We are here to help you 24 hours a day. Contact us on **13 50 50**.

What you must do

Step 1	Step 2	Step 3	Step 4	Step 5
<p>Make sure everyone is safe.</p> <p>For emergencies call 000.</p>	<p>Try to prevent further loss or damage.</p> <p>You must do everything you reasonably can to limit and prevent further loss or damage (e.g. move your car off the road and put on your hazard lights).</p> <p>We may provide cover for emergency repairs up to \$500 (see page 24 for details).</p>	<p>Report the incident to the authorities.</p> <p>If someone is injured or has stolen, attempted to steal or maliciously damaged your car, call the police immediately and record the time, date, report number and the name of the recording officer.</p>	<p>Collect details of all drivers, passengers and witnesses.</p> <p>You will need these when you call us. Make sure you have their full names, addresses and contact numbers.</p> <p>If another vehicle is involved, record its registration number and the driver's insurance details.</p> <p>Do not admit fault to anyone.</p>	<p>Contact us as soon as possible on 13 50 50.</p> <p>Make sure you have the details of the incident at hand to assist us with lodging your claim.</p> <p>If towing is required, we will help arrange the towing of your car to a location we nominate for assessment.</p> <p>Please see page 28 for details on what we pay for towing costs.</p>

If you have caused damage to other people's property

Tell us about any incident that has caused damage to other people's property. You also must immediately tell us about any demands made on you to pay compensation to others, any court actions or offers of settlement and send these to us. If you do not tell us about these and it results in further costs, you may have to pay those costs.

How the Goods and Services Tax (GST) affects this insurance

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur.

If your car is a total loss we will reduce any payment we make by an amount equal to your input tax credit entitlement, if any.

In all other circumstances our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled had you made a relevant acquisition.

Any payment we make to settle your claim will be considered to be made in full even if the amount we pay has been reduced as described above.

To process the claim, you must:

- talk to or meet with any experts we choose, such as a claims assessor, investigator or repairer;
- when requested, provide us with all proofs of ownership and value, information, co-operation and assistance in relation to a claim (including attending an interview or giving evidence in court if required) as we may reasonably require;
- either drive (if it is safe to do so) or let us move your car to a location we nominate for assessment, so we can assess the damage and progress your claim;
- allow us to recover, salvage or take possession of your car;
- attend court to give evidence if we ask you to.

Note: In this section 'you' means you and, if you were not driving your car, the driver of your car.

What you must not do:

- do not admit liability or responsibility to anyone to pay for any damage **unless** we agree;
- do not negotiate or promise payment;
- do not authorise any repairs, except for emergency repairs described on page 24;
- do not get rid of any damaged parts of your car or your property without our consent;
- do not accept payment from someone who admits fault for loss or damage to your car. Refer them to us.

If you do not comply

If you do not comply with 'What you must do' and 'What you must not do' we can reduce or refuse your claim and/or recover costs from you or cancel your policy.

How to establish your loss

Establish an incident took place

When making a claim you must be able to prove that an incident actually took place. If you do not do this, we will not be able to pay your claim.

We may obtain the following from the police:

- confirmation that you reported the incident;
- details of any investigations they undertook.

You must give us authority to access these records, if we ask.

Describe your loss or damage

You must also give us accurate and full details of the loss or damage and give us proof of value and ownership, if we ask.

Proof includes things like registration papers, sales receipts, service records, valuations, warranties or log books for your car. If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. For example, if the rear and front of your car have been damaged in two separate incidents, then you have to make **2** claims and pay the excesses that apply for each claim.

The total excess you are required to pay is determined by the circumstances of your claim. You might have to pay more than one type of excess when you claim.

You will not have to pay an excess for an incident where we agree the driver of your car was not at fault, and you can give us the name and address of the other driver and the registration number of the other vehicle.

The amount and types of excesses are shown on your certificate. The different types of excesses are:

Standard excess	A standard excess applies to all claims unless stated otherwise in the PDS.
Chosen variable excess	Depending on your level of cover, you can choose a variable excess from the range we offer to reduce your premium. This excess applies to all claims in addition to your standard excess.
Drivers under 25 excess	This applies if a driver under 25 years of age was driving, using or in charge of your car at the time of the incident. This excess is in addition to any other excess that applies.

[Refer to the PED Guide for further information](#)

When does an excess apply?

The table below explains the excesses that apply to common claim types. For other types of claims, we will tell you what excesses apply when you make a claim.

When you make a claim for:	What excess will apply?		
	Standard excess	Chosen variable excess	Other excesses (if applicable)
Theft or attempted theft of your car	Yes	Yes	None
Storm, hail, flood or fire damage	Yes	Yes	None
Malicious act or vandalism	Yes	Yes	None
Damage to your car whilst parked caused by an unidentified person or driver	Yes	Yes	None
Collision with or by an animal	Yes	Yes	Drivers under 25 excess
Windscreen or window glass damage only*	Yes*	Yes*	None*
An incident where we decided the driver of your car caused or contributed to the damage	Yes	Yes	Drivers under 25 excess
An incident where we agree the driver of your car was not at fault, and you can give us the name and address of the other driver and the registration number of the other car	None	None	None
An incident where we agree the driver of your car was not at fault, but you cannot give us the name and address of the other driver and the registration number of the other car	Yes	Yes	Drivers under 25 excess
Stolen car keys (see additional feature 'Locks and keys' on page 26)	Yes	Yes	None

* If you have chosen and paid for the 'Windscreen and window glass cover' option (see page 37) then you will not have to pay an excess for one claim in any period of insurance.

How to pay your excess

We may:

- ask you to pay us the excess;
- ask you to pay your excess to the repairer when you pick up your car;
- deduct the excess from the amount we pay you; **or**
- deduct the excess from the amount we pay to another person for loss or damage to their property.

We may require you to pay the excess in full before we pay your claim or provide any benefits under your policy. The fact we have asked for payment of your excess does not of itself mean that your claim has or will be accepted by us either in whole or in part.

Any excess you pay will be refunded if we decide to waive your excess (see page 48 for more details).

We may not cover any legal or other costs that arise because of any delay in paying the excess.

When we may waive your excess

We will waive your excess if:

- we decide you are not at fault; **and**
- you can provide the name and address of the person at fault and the registration number of the vehicle involved.

How do we determine fault?

At fault means fully or partly responsible for the loss or damage. Sometimes more than one person can be at fault.

How we settle your claim

We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to your car we will decide if we will:

- repair the damage;
- replace the damaged parts of your car;
- pay you what it would cost us to repair or replace the damaged parts of your car;
- settle your claim as a total loss; **or**
- pay you up to the maximum you are entitled to or settle your claim under the applicable additional feature or option.

For Additional features and Optional covers

If we agree to pay a claim under an additional feature or optional cover, we will settle your claim in accordance with that additional feature or optional cover.

For a windscreen claim

If we agree to pay a claim for damaged windscreen or window glass, we will either:

- choose to repair the damaged area; **or**
- choose to replace the damaged windscreen or window glass.

For Third Party Property Damage claims

If you make a third party property damage claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim is settled.

Limits

In all cases we will not pay more than the applicable amount covered or policy limit.

Refer to the PED Guide for further information

If your car is damaged

Repairing your vehicle and choosing a repairer

We will arrange the repair of your vehicle through one of our recommended certified repairers in a location convenient to you.

If we are *not* able to find or locate a certified repairer in a location convenient to you, you may propose a repairer of your choice.

If we arrange the repair of your car with one of our certified repairers

If your car is not safe to drive

We will arrange to move your car to our repairer's facility for quotation and completion of repairs.

If your car is safe to drive

We will agree a time with you to take your car to the repairer's facility for quotation and completion of repairs.

If the repairer is not our chosen Certified Repairer

If your car is not safe to drive

We will arrange to move your car to the proposed repairer for quoting. Once the quote is received we will arrange an assessment by one of our Approved Assessors.

If your car is safe to drive

You may take the vehicle to your proposed repairer for a quote. We will then arrange a time to complete an assessment. We may ask to inspect your vehicle if we need more information, and will agree a time and place to meet with you, at your home, work or another location agreed to by us.

Authorising the repairs

We will authorise the repairs by your proposed repairer if we agree the quote is fair and reasonable, inclusive of all claim damage and will result in your car being repaired safely and in a cost effective manner. If we consider your proposed repairer's quote is not correct, cost effective, or will not result in safe repairs to your vehicle or we are unable to reach a negotiated agreement with the proposed repairer, we will contact you to discuss the alternative steps. This may include moving your vehicle to a certified repairer of our choice for the repair.

If we don't authorise repairs

If we do not authorise the repairs, we will pay you what it would have cost us to repair your car and the lifetime guarantee will not apply.

Lifetime guarantee on authorised repairs

For repairs we authorise, the quality of the materials and workmanship are guaranteed for the life of your car. If a defect arises in the lifetime of your car as a result of faulty materials or workmanship, then we will rectify the problem. It is a condition of our guarantee that we reserve the right to decide who will undertake the rectification work. Usually we will give the original repairers the opportunity to rectify the problem.

Authorising repairs and car parts

- ensure the repair work is properly carried out;
- use new parts or parts that are consistent with the age or condition of your car, including non-original equipment parts. These parts will meet available manufacturers' technical specifications and/or applicable Australian Design Rules;
- only use new original equipment parts if your car is under the manufacturer's standard new car warranty period (**but not** under any extended dealer/manufacture warranty period).

However, the following conditions also apply:

Glass repairs

For windscreen or window glass repairs, we might use glass that is different from the original but the glass and repairs will meet Australian Design Rules.

Radiators and air conditioning

Parts produced by genuine parts suppliers may be used in the repair of components such as radiators and air conditioners.

Unavailable parts

We are not responsible for costs which occur because of delays in delivery of parts. If a part is unavailable in Australia we will pay the cost of surface freight (not airfreight) from the nearest reasonable source of supply.

Obsolete items and parts

In all cases we will only pay the market value of damaged parts we consider to be obsolete.

Car identification

Where your car's identification, such as its compliance, build or VIN plate or label, has been damaged, we will try to source a replacement from its manufacturer. If we cannot source it for you, we will attempt to obtain a letter from the manufacturer to confirm your car's identity and that its original identification has been damaged. We will still repair your car without replacing any damaged identification, unless an alternative form of identification is required by law.

Sub-contracting repairs

We may sub-contract, and any repairer we authorise to repair your car may sub-contract, some of the repairs.

When we repair your car we will not:

- pay extra to repair your car to a better standard, specification or quality existing before the loss or damage;
- fix a fault or defect in your car that existed before the loss or damage occurred **unless** the fault or defect was from repairs we authorised;
- pay for repairing pre-existing damage. If we agree, you can pay the extra cost of repairing this damage.

Contribution to repairs

You might have to contribute to the cost of repairing tyres, engines, accessories, modifications, paintwork, bodywork, radiators, batteries or interior trims affected by neglect, wear and tear, weathering, rust, mould, mildew or corrosion. We will determine how much you pay depending on how worn these items were when the damage happened.

If you do not agree to pay these amounts, we will pay you the amount determined to be the cost of repairs less any contribution by you.

If your car has been stolen

If your car is found within **14** days of it being stolen and is damaged, follow the process of 'If your car is damaged' (see page 52). You may be entitled to a hire car for up to **21** days under the additional feature 'Hire car after theft' (see page 26) and where available we can arrange the hire car for you.

Comprehensive customers can claim under the optional cover 'Hire car after an event for unlimited days' (see page 39) if this has been purchased.

If your car is not found within **14** days after being stolen, and we agree to pay a claim for theft of your car, your car becomes a total loss (see below).

If your car is a total loss

For cars where the 'New car replacement after theft less than **10** years old' additional feature applies, see page 20 or where the 'New car after a total loss for cars less than **2** years old' additional feature applies, see page 22, we will settle your claim in accordance with the relevant feature.

For all other cars we will pay you the amount covered shown on your certificate less any deductions that may apply.

Deductions from your total loss claim

When we pay you for a total loss claim we will deduct:

- any excess or unpaid premium including any unpaid instalments for the period of insurance;
- any unused registration and compulsory third party (CTP) insurance (unless we decide to collect this from the relevant authority or insurer);
- any input tax credit entitlement (if applicable), refer to page 46;
- our estimate of the salvage value (if applicable);
- any excesses arising from damage to the hire car (see Additional feature 'Hire car after loss or damage').

We require you to pay these amounts in full before we provide the benefit 'New car after a total loss less than **2** years old'.

Cars under finance

When we pay for a total loss claim, if a credit provider has a financial interest in your car then we will pay them what they are entitled to (up to your amount covered) and pay you any balance.

We own the car salvage

When we replace your car or pay you for the total loss, your car salvage, including any unexpired registration and CTP insurance (except for NSW), becomes our property. If we ask, you must provide your written consent to help us collect any unexpired registration and CTP insurance.

If a credit provider is entitled to the salvage of your car, then we will deduct our estimate of the salvage value of your car from any amount that we pay.

You can choose to keep your damaged car. If you choose to keep your damaged car, we will determine the salvage value of the damaged car and deduct this amount from your claim.

Hire car benefit conditions

Where you are making a claim under any hire car benefit in your policy you:

- may be required to enter into a hire agreement with the hire car provider;
- are required to collect the hire car from and return it to the place nominated by us or the hire car provider;
- are responsible for all running costs and extras of the hire car, including paying the deposit, security bond, fuel and any upgrade costs;
- are responsible for arranging and paying all hire car costs for any period you continue to use the hire car beyond the covered hire period; **and**
- may be required to refund to us any costs (including any insurance costs) we incur for the hire car, if you withdraw your claim or we refuse to accept it.

After we pay your claim

How a claim affects your cover

If we choose to repair your car or pay you the cost of repairs, your policy continues for the period of insurance.

If your car is a total loss and you are not entitled to a new replacement car (see 'New car replacement after theft less than **10** years old' additional feature on page 20 and 'New car after a total loss for cars less than **2** years old' additional feature on page 22), all cover under your policy stops and your policy is cancelled. There is no refund of the unused premium.

If your car is damaged and we settle your claim by paying you the cost of repairs, we can reduce your amount covered to reflect the lower value of your car in its damaged condition.

Our right to recover claims we pay from those responsible

If you have suffered loss or damage as a result of an event or incident covered, or partially covered by this policy, then we have the right and you permit us to take action or institute legal proceedings against any person or entity liable to you for the recovery of your insured, underinsured or uninsured losses, payments made and expenses in relation to the event or incident ("your loss"). Any action or legal proceeding will be commenced in your name.

If you have commenced action or instituted legal proceedings against any person or entity liable to you for your loss, we have the right and you permit us to take over and continue that action or legal proceeding. Where recovery of your loss forms part of any representative proceeding which has not been instituted under our instructions, we have the right and you permit us to exclude your loss from that representative proceeding for the purpose of including your loss in a separate representative proceeding which is or will be instituted under our instructions.

You must provide us with all information and reasonable assistance in the recovery of your loss, including providing us with any documents that prove your loss.

You must not enter into any agreement, make any admissions or take any action or step that has the effect of limiting or excluding your rights and our rights to recover your loss, without our prior written agreement.

Other Important Information

What happens with cancellations?

Cancellation by you

You may cancel this policy at any time. If you cancel this policy, you will be refunded the unexpired portion of the premium, less any non-refundable government charges if the refund is more than **\$5**. If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and the amount is immediately due and payable.

Cancellation by us

We can cancel your cover where the law allows us to do so. We will refund any money we owe you less any non-refundable government charges if the refund is more than **\$5**. If we cancel your policy due to fraud, we will not refund any money to you.

For more information about cancellation see 'Paying your premium' on page 14.

How we will deal with a complaint

If you are not satisfied with our products or services or a decision made in relation to your insurance, please let us know so that we can help. It is important to follow the complaint handling process in order to resolve your complaint effectively and efficiently.

Step 1. Let us know

If you would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for you. If not, the staff member will refer you to a Manager or their delegate and they will attempt to resolve the complaint. A response is usually provided to you within **5** business days. You can contact us:

By phone: 13 50 50

By email: customerservice@apia.com.au

In writing: Apia, GPO Box 756, Melbourne, VIC, 3001

Step 2. Review by our Internal Dispute Resolution Team

If you are not satisfied with the outcome of the business review you can request the complaint be referred to the Internal Dispute Resolution (IDR) Team for review or you can contact them directly:

By phone: 1300 240 531

By Email: idr@apia.com.au

In writing: Apia Internal Dispute Resolution,
PO Box 14180, Melbourne City Mail Centre, VIC, 8001

If we require additional information we will contact you to discuss. IDR will usually contact you with a decision within **15** business days of receiving your complaint.

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

By phone: 1800 367 287

By Fax: (03) 9613 6399

By email: info@fos.org.au

In writing: Financial Ombudsman Service Limited,
GPO Box 3, Melbourne VIC 3001

By visiting: www.fos.org.au

Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policy holders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police. Help us fight insurance fraud by reporting:

- inflated car or home repair bills;
- staged car or home incidents;
- false or inflated home or car claims;
- home and car fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: **1300 881 725**. Let's work together to reduce the impact of insurance fraud on the community.

General Insurance Code of Practice

We support the General Insurance Code of Practice. You can get a copy of the code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning **(02)9253 5100**.

Motor Vehicle Insurance and Repair Industry Code of Conduct

This code is intended to promote transparent, informed, effective and co-operative relationships between smash repairers and insurance companies based on mutual respect and open communication.

We are a signatory to and support the Code.

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling **1300558849**.

PDS dated 7 April 2016

This insurance is issued by
AAI Limited
ABN 48 005 297 807 AFSL No. 230859
GPO Box 756, Melbourne, VIC, 3001

How to contact Apia:

By telephone: 13 50 50

Via email: customerservice@apia.com.au

On the web: apia.com.au

In writing: GPO Box 756, Melbourne, VIC, 3001

13 50 50
apia.com.au
