



Comprehensive Car Insurance

Additional Information Guide

This Additional Information Guide (Guide) for QBE Comprehensive Car Insurance provides you with more information about how we calculate premium, how excesses work and how we settle claims under this policy.

This Guide applies to new and renewing policies effective from 26 October 2024 and should be read together with the QBE Comprehensive Car Insurance Product Disclosure Statement (PDS) QM8505.

Premium

Premium is what you pay us for this policy. It's the amount we've calculated to accept the risk of insurance under this policy. It also includes any discounts you've received, GST and other applicable government fees, duties and charges.

When calculating your premium we take a number of factors into account, including:

Factor	Description
Information about drivers listed on your policy	Including their age, whether they are male or female and accidents or incidents they've been involved in over a relevant three year period. Your premium may be higher depending on the type of accident or incident, and how long ago it was.
Information about your car	Including your type of car, where it's kept, what it's used for and how long you've owned it.
If there is finance on your car	Your premium will be higher if there is finance on your car.
Claims made on your policy	Your premium may be higher for up to three following policy years, after one or more claims on your policy.
If you've chosen an agreed value	The higher the agreed value for your car, the higher your premium will be.
Your selected basic excess	The higher the basic excess you have selected, the lower your premium will be.
Your payment frequency	Your premium will be approximately 15% higher before the application of any discounts if you pay for your policy by instalments instead of annually.
Information about your policy	At renewal, the length of time you have continuously held your policy with us.

Information relating to premium calculation



The list of factors above is not exhaustive. We may take other factors into account and add or remove factors. The importance we place on the factors we use to calculate the premium and how the factors combine, all affect calculation of the premium. Some factors will not affect all components of the premium and all components of the premium may not be subject to discounts in the same way or at all.

How the factors combine to calculate premium may also be impacted according to your circumstances and other commercial factors. The premium, determined by a combination of the factors, may be adjusted up or down to reflect your circumstances and underwriting considerations including the risk being insured and the value of any claims. An underwriting adjustment may limit premium increases and decreases from the combination of the factors and any discounts.

Your previous year's premium is taken into account on renewal and may limit premium increases from the combination of the factors and any discounts.

The premium we calculate according to the rating factors, your circumstances and other commercial factors, including taxes and government charges, will be shown on your Certificate of Insurance.

Cover options

An additional premium applies for each option that you add to your policy:



'No Excess' Windscreen

We determine the additional premium for this option based on the level of basic excess you have selected. The higher your basic excess, the higher the additional premium for this option.



Hire Car - Extra

An additional premium applies for this option.



Choice of Repairer

We determine the additional premium for this option based on your other policy details. An additional premium applies for this option.

Renewals

Each time you renew your policy, your premium is likely to change even if your insured circumstances haven't changed. This is because we use many factors in setting your premium.

When we set your renewal premium we'll consider how much it was before, and we may limit any increase in that renewal term.

Discounts

We may offer discounts or other special offers from time to time. A discount that you have received will be displayed in the premium breakdown on your Certificate of Insurance or else included within your premium. GST and government charges are applied to the premium after all discounts and savings are applied.



Excess

When does an excess apply?

In most cases, you'll need to contribute an amount towards the cost of a claim you make on your policy.

The table on page 3 explains the excesses that apply to common claim types. For other types of claims, we'll tell you what excesses apply when you make a claim.

Please refer to your Certificate of Insurance for the excesses which apply to your policy.

When does an excess apply?

Type of claim	If shown on your Certificate of Insurance			
	Basic excess	Age excess	Additional policy excess	Additional driver excess
Driver of your car caused or contributed to the incident  This excess does not apply to learner drivers	●	●  Drivers under 25: Listed drivers: \$700 Unlisted drivers: \$2,000	● 	● 
Not-at-fault car accident Means when we determine the driver of your car did not cause or contribute to the accident claimed and you are able to provide us with the full name and address of each person responsible, and if they were using a vehicle, each vehicle's registration number	-	-	-	-
Damage while your car is parked  Will not apply if you are able to provide us with the full name and address of each person responsible, and if they were using a vehicle, the vehicle's registration number	● 	-	● 	-
Fire, theft or attempted theft Malicious damage  Will not apply if full name and address of person responsible is provided	● 	-	● 	-
Storm, hail or bushfire damage	●	-	●	-
Windscreen repair only, without glass replacement needed	-	-	-	-
Windscreen replacement  Will not apply if 'No Excess' Windscreen option has been added to your policy	● 	-	● 	-



Claim payment examples



These claims payment examples are based on hypothetical scenarios designed to illustrate how a claim payment might typically be calculated. These claims examples are a guide only and do not form part of your policy's cover.

If you lodge a claim under this policy, it will be assessed and settled in accordance with your policy's terms, including the terms and excesses stated on your Certificate of Insurance.

You should read the PDS and your Certificate of Insurance for full details of cover including the policy limits, conditions and exclusions which apply to your policy.

Each claim example uses AUD currency, inclusive of GST, and assumes the claimant is not registered for GST.

Example 1 - Insured's car is hit by another car

Lei, 30, was driving her car and another car crashed into her. Lei's car was damaged and was no longer safe to drive. Lei did not cause the accident and provided us with the other driver's name, address and registration number.

Insurance details

Insured value of car	Market value	Finance	Nil
Cover option(s) selected	None	Premium	Paid annually
Basic excess	\$900		

How we settled the claim

Towing cost	\$275	As Lei's car was not safe to drive, we arranged for it to be towed for assessment and paid for the reasonable cost of towing. We paid the towing service directly.
Cost of repairs	\$4,100	We determined Lei's car was repairable and paid \$4,100 to the repairer.
Hire car cost	\$300	As we determined Lei was <i>not-at-fault</i> , we arranged and paid for the reasonable daily cost of a hire car that suited her mobility needs for the 4 days while her car was being repaired. We paid the hire car provider directly.
Total claim cost	\$4,675	
No excess	\$0	We determined Lei was <i>not-at-fault</i> as she did not cause or in any way contribute to the accident and she provided us with the other driver's name, address and registration number. So Lei did not have to pay her basic excess.
Total paid out by QBE	\$4,675	

Example 2 - Insured's car is damaged whilst parked

Tom, 44, parked his car in a car park. He came back and noticed one of the passenger side doors had been damaged. Tom's car was still safe to drive.

Insurance details

Insured value of car	Agreed value	Finance	Nil
Cover option(s) selected	None	Premium	Paid by instalments
Basic excess	\$800		

How we settled the claim

Cost of repairs	\$2,700	We determined Tom's car was repairable and paid \$2,700 to the repairer.
Total claim cost	\$2,700	
Excess	\$800	As Tom was unable to provide us with the name, address and registration number of the person responsible, he paid us his basic excess.
Total paid out by QBE	\$1,900	

Example 3 - Insured's windscreen is chipped and needs repair

Zane was playing tennis with a mate and when he returned to his car he noticed a minor chip to his front windscreen. He called QBE to make a claim.

Insurance details

Value of car	Market value	Finance	Nil
Cover option(s) selected	None	Premium	Paid annually
Basic excess	\$800		

How we settled the claim

Cost of repairs	\$95	We determined Zane's windscreen was repairable, by safely filling in the chip. We paid \$95 to the service provider we engaged.
Total claim cost	\$95	
No excess	\$0	The windscreen could be repaired and didn't need to be replaced, so Zane did not have to pay his basic excess.
Total paid out by QBE	\$95	

Example 4 - Insured's car crashes into someone else's property

Peter, 22, crashed into the brick fence and mailbox of a house next door to a friend he was visiting. Peter was not injured, but his car was damaged and not safe to drive. The fence and mailbox were both damaged.

Insurance details

Insured value of car	Agreed value	Finance	Nil
Cover option(s) selected	Hire Car - Extra	Premium	Paid by instalments
Basic excess	\$800	Age excess (under 25 listed driver)	\$700

How we settled the claim

Towing cost	\$380	As Peter's car was not safe to drive, we arranged for it to be towed for assessment and paid for the reasonable cost of towing. We paid the towing service directly.
Cost of repairs to Peter's car	\$5,500	We determined Peter's car was repairable and paid \$5,500 to the repairer.
Cost of repairs to the fence and mailbox	\$6,400	Once we assessed the damage, we paid \$6,400 to the owner of the house.
Hire car cost	\$600	Peter had chosen the cover option <i>Hire Car - Extra</i> , so we arranged and paid for the reasonable daily cost of a hire car that suited his mobility needs for the 8 days it took his car to be repaired. We paid the hire car provider directly.
Total claim cost	\$12,880	
Excess	\$1,500	Peter was at fault for the incident and a listed driver on the policy. Peter paid us a total excess of \$1,500, made up of his basic excess of \$800 and his age excess of \$700.
Total paid out by QBE	\$11,380	

Example 5 - Insured's car is hit by another car and damaged beyond repair

Jim, 62, was driving with his wife and a car travelling in the other direction swerved and crashed into his 5 year old car. Jim and his wife were ok but were more than 150km from home and needed overnight accommodation. Jim did not cause the accident and provided us with the other driver's name, address and registration number. Jim's car was not safe to drive and needed towing.

Insurance details

Insured value of car	Agreed value	Finance	Yes
Cover option(s) selected	None	Premium	Paid annually
Basic excess	\$900		

How we settled the claim

Towing cost	\$750	As Jim's car was not safe to drive, we arranged for the car to be towed for assessment and paid for the reasonable cost of towing. We paid the towing service directly.
Agreed value of Jim's car	\$27,000	We determined Jim's car was a total loss. Jim's car was 5 years old so it did not meet the policy's conditions for new car replacement.
Amount paid to the finance company	\$2,000	We paid the finance company the amount owing on Jim's car loan.
Amount paid to Jim	\$25,000	We paid Jim the agreed value on his car less the amount owing on his car loan.
Essential accommodation and transport costs	\$720	As Jim and his wife were more than 100km from home, we reimbursed them for their essential accommodation and transport to get back home.
Total claim cost	\$28,470	
No excess	\$0	We determined Jim was <i>not-at-fault</i> as he did not cause or in any way contribute to the accident and he provided us with the other driver's name, address and registration number. So, Jim did not have to pay his basic excess.
Total paid out by QBE	\$28,470	

Note: Once we paid Jim's total loss claim his policy came to an end. Jim was not entitled to any refund of premium paid as our contract with him had been fulfilled.

Example 6 - Insured's car is stolen and not recovered

Julie, 29, returned to the spot where she parked her car but it was gone. She rang the police and then QBE. Julie bought her car brand new 2 years ago and had only driven it 31,000km. In her car, Julie also had a child's booster seat. Julie's car was not found within 14 days of its theft being reported to the police.

Insurance details

Insured value of car	Market value	Finance	Nil
Cover option(s) selected	'No Excess' Windscreen	Premium	Paid by instalments
Basic excess	\$700		

How we settled the claim

Cost of new car	\$45,400	As Julie's car was not found within 14 days of its theft being reported to the police and we were satisfied her claim was in order, we declared it a total loss. Julie's car met the policy's conditions for a new car replacement because her car: • was declared a total loss; • was not under finance*; • was less than 3 years old and she'd bought it new; and • had been driven less than 60,000 km at the time of the theft. We arranged an available new car of the same make and model. We also paid the stamp duty and initial registration costs.
Hire car costs	\$910	As Julie's car was not found within 14 days, we arranged and paid for the reasonable daily cost of a hire car that suited her mobility needs for 14 days. We paid the hire car provider directly.
Cost of child's booster seat	\$600	As Julie's child's booster seat was in her car when it was stolen, we also paid her the cost of replacing it.
Total claim cost	\$46,910	
Excess	\$700	Julie paid us her basic excess.
Remaining premium instalments	\$240	Before we finalised her claim, Julie paid us her remaining premium instalments for the period of insurance in which her claim was made. Once we settled Julie's total loss claim, by replacing her car, her policy came to an end as our contract with her had been fulfilled.
Total paid out by QBE	\$45,970	

** If Julie's car had been financed and the financier agreed with her car being replaced by QBE, then this policy condition for new car replacement would also have been met.*