

Comprehensive Car Insurance

Product Disclosure Statement



About QBE

QBE Insurance (Australia) Limited (QBE) is a member of the QBE Insurance Group Limited (ASX: QBE), which is Australia's largest international general and reinsurance group, and one of the largest insurers and reinsurers in the world. QBE has been helping Australians protect the things that are important to them since 1886. *Our* purpose is to give people the confidence to achieve their ambitions.

QBE in the community

Premiums4Good™

We are committed to giving back to the communities that *we* operate in. Through Premiums4Good, *we* invest a portion of customer premiums into investments that have additional social or environmental benefits. So, when *you* choose *us* as *your* insurer, *your* premium automatically does some good.

Table of contents

About your policy	3
Our agreement	3
Your policy documents	3
Cooling off period	4
Tell us when things change	5
What is comprehensive cover?	6
Damage to or theft of your car	6
Standard features	7
Options you can add to your policy	11
Legal liability	12
General exclusions	13
Claims	16
How we settle claims	17
Repairing your car	17
How Choice of Repairer works	18
Replacing damaged parts	18
Paying the reasonable cost of repairs	19
Determining if your car is a total loss	20
Replacing your car with a new one	20
Excesses	22
Paying, renewing and cancelling	24
Definitions	26
Privacy, complaints and other important information	28



About your policy

Our agreement

When *you* pay or agree to pay *your* premium, we agree to provide *you* with comprehensive insurance cover for *your car* under the terms and conditions set out in this policy.

Your policy documents

When *you* buy *your* policy it will be made up of:



this Product
Disclosure
Statement (PDS)



any applicable
Supplementary Product
Disclosure Statement (SPDS)



*your Certificate
of Insurance*

Information in this PDS might change. *We'll* either send *you* a SPDS or a new PDS if the change is adverse. Other minor updates will be made available at qbe.com/au or *you* can request a paper copy.

Receiving your policy documents

We'll normally email *your policy* and other related documents. We'll treat the time they're sent out of *our* data system as the time *you* receive them. *You* can choose to receive them by post and *you* can change *your* preference at any time.

About this PDS

This PDS tells *you* about the QBE Comprehensive Car Insurance policy *we* offer including the conditions and exclusions of the cover. Before deciding to buy this policy, please read this PDS to decide if the cover is right for *you*.

Words in italics have special meanings that are explained in **Definitions**.

The amounts stated in this policy include GST unless stated otherwise.

When there is more than one insured

When there is more than one *insured* on *your policy*, we'll treat what any one of them says or does about *your policy* or any claim under it, as said or done by each of the *insureds*. We only need a request from one *insured* to change or cancel *your policy* or tell *us* where a claim payment should be paid.

Who is covered

Your policy covers anyone who drives *your car* when they meet its terms and conditions. This includes a learner driver who drives *your car* when supervised by a properly licensed driver.

Cooling off period

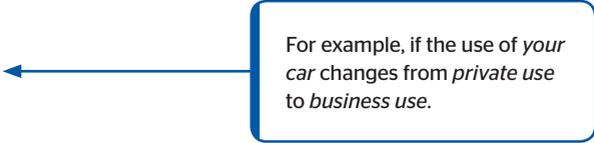
If *you* change *your* mind within 21 days of buying or renewing *your policy*, and *you* don't need to make a claim, *you* can cancel it and we'll give *you* a full refund.

You can also cancel *your policy* outside the cooling off period, see **Cancelling your policy**.

Tell us when things change

You must tell us immediately if any of the information on your *Certificate of Insurance* is incorrect or has changed. For example you must tell us if:

- your car is replaced
- the address where your car is usually kept changes or
- there is a change to how your car is used.



For example, if the use of your car changes from *private use* to *business use*.

If you don't tell us, we may reduce or refuse to pay a claim.

If we agree to the change, we'll send you an updated *Certificate of Insurance* and let you know if your premium has changed. If you do not pay us the additional premium for the change, we may reduce your *policy's* period of insurance in proportion to what you have paid, or not make the change. Alternatively, we may tell you we can no longer cover your car and that we need to cancel your *policy*, or we may not offer to renew it.



What is comprehensive cover?

Your QBE Comprehensive Car Insurance *policy* covers:

- damage to or theft of *your car*
- standard features explained in this policy
- options *you've* chosen to add to *your policy*, and which are listed on *your Certificate of Insurance*
- legal liability arising from damage to someone else's property caused by the use of *your car*.

Damage to or theft of your car

What you're covered for

Your *policy* covers accidental loss of or damage to *your car* from incidents such as:

- collision or impact
- theft or attempted theft
- fire or explosion
- weather events (such as hail or flood) and
- malicious damage.

There are situations *you're* not covered for. See **General exclusions**.

Standard features

The following standard features apply when we agree to pay a claim for an *incident* covered by *your policy* and they are directly connected to that *incident*.

Standard feature	✓ We will...	✗ But not...
 <p>Baby capsules and child seats</p>	<p>replace damaged or stolen baby capsules and child seats which are inside <i>your car</i></p>	<p>if they are stolen from <i>your car</i> when the car itself isn't stolen</p>
 <p>Personal items</p>	<p>pay up to \$1,000 in total for damaged or stolen personal items which are inside <i>your car</i>.</p> <p>Personal items are items normally worn or carried such as clothes, eyewear and any disability or medical devices.</p>	<p>if they are stolen from <i>your car</i> when the car itself isn't stolen;</p> <p>if the items are:</p> <ul style="list-style-type: none"> • cash, cheques, credit cards or negotiable documents; • mobile phones, computers or any other electronic devices; • tools of trade; or • baby capsules or child seats <div data-bbox="725 1118 986 1246" style="border: 1px solid blue; padding: 5px; margin-top: 10px;"> <p>Don't forget these are covered in the standard feature above</p> </div>
 <p>Travel expenses</p>	<p>reimburse up to \$100 in total to help the driver of <i>your car</i> and any passengers get to their destination</p>	<p>if <i>your car</i> is safe to drive</p>

Standard feature	✓ We will...	✗ But not...
 <p>Emergency accommodation and transport costs</p>	<p>reimburse up to \$1,000 for the reasonable cost of essential accommodation and transport to get the driver of <i>your car</i> and any passengers home</p>	<p>if the <i>incident</i> occurs less than 100km from home;</p> <p>if <i>your car</i> is safe to drive;</p> <p>any other costs such as food or laundry</p>
 <p>Towing and storage costs</p>	<p>pay the reasonable cost of towing <i>your car</i> to the nearest repairer or safe location, that we agree to</p> <p>pay reasonable storage costs at the agreed location</p>	<p>if <i>your car</i> is safe to drive</p>
 <p>Hire car after a not-at-fault car accident</p> <div data-bbox="98 1011 328 1136" style="border: 1px solid blue; padding: 5px; margin-top: 10px;"> <p>↑</p> <p>'not-at-fault' has a special meaning. See Definitions.</p> </div>	<p>arrange and pay the reasonable daily cost of a hire car which in <i>our</i> opinion meets the drivers' mobility needs, if <i>your car</i> is damaged in a <i>not-at-fault</i> car accident.</p> <p>It will be provided:</p> <ul style="list-style-type: none"> • until repairs authorised by <i>us</i> are completed; or • until we pay the reasonable costs to repair <i>your car</i>; or • until we pay <i>your</i> claim after we determine <i>your car</i> is a <i>total loss</i>. 	<p>when <i>your car</i> is not at the authorised repairer and it's safe to drive;</p> <p>if <i>you</i> arrange a hire car without <i>our</i> authorisation;</p> <p>for any other costs related to the hire car such as fuel, upgrade, road tolls, traffic fines, accidents or other losses, or insurance excess reduction;</p> <p>after we receive information confirming that the driver of <i>your car</i> caused or contributed to the accident</p>

Standard feature

✓ We will...

✗ But not...



Hire car after theft or attempted theft

arrange and pay the reasonable daily cost of a hire car which in *our* opinion meets the drivers' mobility needs, if *your car* is stolen or damaged in an attempted theft.

It will be provided for up to 14 days:

- until *your car* is found and doesn't need repairs; or
- until repairs authorised by *us* are completed; or
- until *we* pay the reasonable costs to repair *your car*; or
- until *we* pay *your* claim after *we* determine *your car* is a *total loss*.

when *your car* is not at the authorised repairer and it's safe to drive;

if *you* arrange a hire car without *our* authorisation;

for any other costs related to the hire car such as fuel, upgrade, road tolls, traffic fines, accidents or other losses, or insurance excess reduction



Essential temporary repairs

reimburse up to \$500 for essential temporary repairs needed to get *your car* back on the road



Trailer cover

pay up to \$1,000 towards the cost of repairing or replacing *your trailer* if it's stolen or damaged, when attached to *your car*

for anything stolen from or damaged on top of or inside the *trailer*

Unlike the standard features in the previous table, the following standard features don't need a separate claim for a related *incident*.

Standard feature	✔ We will...	✘ But not...
 <p>Theft of your car keys</p>	<p>cover the cost of replacing or recoding <i>your</i> car keys, locks or barrels if <i>your</i> car keys are stolen and <i>you</i> report the theft to police</p>	<p>if <i>your</i> car keys are stolen by someone <i>you</i> gave them to; if <i>your</i> car keys are just misplaced or lost</p>
 <p>Change of car</p> <div data-bbox="98 678 328 954" style="border: 1px solid blue; padding: 5px; margin-top: 10px;"> <p>Tell us as soon as you replace <i>your</i> car. We'll tell you if we can insure it and if there are any changes to <i>your</i> policy.</p> </div>	<p>automatically transfer <i>your</i> policy's cover to a replacement car for up to 14 days from when you sell or dispose of <i>your</i> car.</p> <p>We will cover the replacement car up to its <i>market value</i> or purchase price, whichever is lower.</p>	
 <p>'No excess' windscreen repair</p>	<p>not apply an excess if <i>your</i> claim is only for damage to <i>your</i> car's windscreen, sunroof or window glass, and the damage can be repaired</p>	<p>if the windscreen, sunroof or window glass needs to be replaced</p>

Options you can add to your policy

You can choose to add the following options to *your policy* for an extra cost. If you choose any of these, they will be shown on *your Certificate of Insurance*.

Hire Car - Extra

Your policy automatically provides you with a hire car benefit after theft, attempted theft or a *not-at-fault* car accident. See **Standard features**.

If you would like cover for a hire car after other *incidents* for which we've accepted a claim under this policy, you can choose to add this Hire Car - Extra option.

If you choose this option, we'll arrange and pay the reasonable daily cost of a hire car which in *our* opinion meets the drivers' mobility needs.

Under this option we'll provide the hire car for up to 14 days:

- until repairs authorised by us are completed; or
- until we pay the reasonable costs to repair *your car*; or
- until we pay *your claim* after we determine *your car* is a *total loss*.

We won't pay under this option:

- ✗ when *your car* is not at the authorised repairer and it's safe to drive;
- ✗ if you arrange a hire car without *our* authorisation; or
- ✗ for any other costs related to the hire car, such as fuel, upgrade, road tolls, traffic fines, accidents or other losses, or insurance excess reduction.

This option provides a hire car when you've caused a car accident or your car has been damaged by hail for example.

'No Excess' Windscreen

If you choose this option you won't need to pay an excess if *your claim* is only for damage to *your car's* windscreen, sunroof or window glass, and the item needs to be **replaced** rather than **repaired**.

The good news is that if all you're claiming for is *your car's* windscreen, sunroof or window glass, and we can **repair** it without having to **replace** it, you won't need to pay an excess. See the standard feature **'No excess' windscreen repair**.

Choice of Repairer

When we repair *your car* under this policy we will normally use a QBE Accredited Smash Repairer or another licensed repairer we select.

If you add this Choice of Repairer option to *your policy*, you can choose which licensed repairer will repair *your car*. See **Repairing your car** to understand how this option works at claim time.

Legal liability

In this legal liability section any reference to 'you' means the *insured*, any driver or any passenger of *your car*.

This section explains the cover provided if you crash into a parked car or someone else's house for example.

What you're covered for

This policy covers *your* legal liability to pay compensation which arises from damage to someone else's property, caused by the use of *your car*.

This legal liability cover also extends to:

- something falling from *your car* as well as the loading or unloading of *your car*.
In this section, *your car* includes an attached *trailer* as well as a substitute car *you're* using because *your car* is being repaired or serviced by a licensed tradesperson; and
- *your* employer or business partner, if *you* were using *your car* in the course of *your* employment or business partnership.

We'll also cover clean-up costs at the scene of an accident, for which *you* are legally responsible.

What you're not covered for

This policy does not cover *your* legal liability if:

- ✗ the claim arises from damage caused to property owned by *you* or in *your* possession or control;
- ✗ the use of the substitute car is already covered for legal liability by another motor vehicle insurance policy;
- ✗ the substitute car is owned by *you* or is a hire car;
- ✗ *you* didn't have permission from the owner of the substitute car to use it;
- ✗ the claim arises from death or bodily injury; or
- ✗ the claim is excluded by the **General exclusions**.

The most we'll pay

The most *we'll* pay for all legal liability claims arising from any one *incident* is \$30,000,000. This includes GST and any associated legal costs *we've* agreed to pay.



General exclusions

There is no cover under any section of *your policy* for any claim or damage, loss, cost or legal liability, that involves, arises from or is in connection with any of these general exclusions.

Driver

There is no cover if the driver of *your car* at the time of the *incident* was:

- driving without a valid driver's licence or not complying with their licence conditions;
- under the influence of alcohol and/or a drug (including medication);
- driving when exceeding the legal limit for alcohol and/or a drug (including medication);
- not willing to take part in a test for alcohol and/or a drug (including medication);
- driving after getting medical advice that their ability to drive a car could be compromised by their medical condition or treatment;
- someone who stole *your car*; or
- excluded on *your Certificate of Insurance*.

The above driver exclusions do not apply if *you* had no reason to suspect that the driver of *your car* did or was any of the above. In that instance, *we'll* cover the damage to *your car* but not any legal liability arising from damage caused by that driver. If allowed by law, *we* may recover the cost of *your car's* damage from that driver.

Intentional, reckless or fraudulent acts

There is no cover for intentional, reckless or fraudulent acts by:

- *you*, any driver or passenger of *your car*, or anyone acting with *your* or their express or implied consent; or
- anyone who owns *your car* to any extent.

Examples of reckless acts include street racing, driving into floodwater, illegally using a mobile phone or driving at dangerously excessive speed.

This exclusion does not apply if *we* agree *your car* was stolen. *We* reserve the right to report suspected fraudulent or other criminal acts to the police for their investigation.

Use of your car

There is no cover if *your car* was being used:

- to deliver food or other goods for reward;
- to carry passengers for hire, fare or reward, except when:
 - it is unpaid carpooling or unpaid volunteering; or
 - *you* have told *us* *your car* is used for *ridesharing* and the number of *ridesharing* hours does not exceed that shown on *your Certificate of Insurance*;
- as part of a car sharing service or platform for reward;
- for a business use other than that shown on *your Certificate of Insurance*;
- to carry or tow a load (including a *trailer*) that was heavier than permitted by law or allowed by design specifications for the car or *trailer*, or was not properly secured;
- on a race or speedway track or in an organised event, whether or not the road was closed to public traffic;
- in preparation for, or when participating in, a race, time-trial, hill-climb or any competitive motor sport or contest;
- in a professional driver education course that involved speeds greater than 110km/h; or
- for any illegal purpose.

Reasonable actions and precautions

There is no cover if:

- *you* or the driver of *your car* did not take reasonable precautions to prevent loss or damage, for example:
 - leaving *your car* keys inside *your car* and leaving it unattended, such as when going to pay for petrol;
 - failing to lock *your car's* windows and doors when *you* leave it unattended;
 - continuing to drive *your car* after it has been damaged or is overheating; or
 - not securing *your car* after it has broken down, been damaged or *you've* been notified it has been found after it was stolen;
- *you've* given someone permission to use *your car* and they then steal it; or
- *you* or anyone using *your car* admits fault or liability for an *incident*, unless *we* would have provided cover under *your policy* anyway.

Condition of your car

There is no cover if, at the time of the *incident*, *your car*:

- did not meet registration requirements in *your* state or territory; or
- was unroadworthy or in an illegal condition, unless *we* agree that its condition did not cause or contribute to the *incident*.

Other loss or damage

There is no cover for:

- tyre damage unless it's caused in an *incident* for which *we've* agreed to pay a claim;
- mechanical, structural, electronic or electrical failure, unless it's caused in an *incident* for which *we've* agreed to pay a claim;
- deterioration or wear and tear;
- depreciation;
- mould, rust or any type of corrosion;
- financial or non-financial consequential loss related to *your* claim, such as:
 - lost profits or income because *you* can't use *your car*;
 - loss due to delay in repairs because a part isn't readily available;
 - any diminished value of *your car* after it's been properly repaired; or
- anything set out in the '**But not...**' column in **Standard features**.

Operation of law, war, nuclear material or terrorism

There is no cover for loss or damage arising from:

- lawful seizure, repossession or other operation of law;
- invasion, war, civil war or rebellion;
- a nuclear weapon or nuclear fuel, waste or material;
- an act of terrorism including one arising from a biological, chemical or nuclear weapon, or related pollution or contamination;
- any fine, penalty or punitive damages, against anyone who uses *your car* or a replacement car or a substitute car;
- any breach of sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of any country.



Claims

This section explains *our* claims process. For additional information about excesses and for examples of how *we* pay claims under this policy, read *our* Comprehensive Car Insurance Additional Information Guide at qbe.com/au or call *us* on **133 723** for a copy.

In this claims section any reference to '*you*' means the *insured*, any driver or any passenger of *your car*.

What to do immediately after an incident

Immediately after an *incident* you must:

- prevent further damage to *your car* and keep it secure;
- get the full name and address of each person involved;
- get the registration numbers of any vehicles involved; and
- report the *incident* to police if *your car* is stolen or deliberately damaged.

As soon as *you* can after the *incident*, call *us* on **133 723** to make *your* claim, or lodge it online at qbe.com/au

What you must not do after an incident

To avoid *your* claim being delayed, reduced or refused *you* must not:

- × admit fault or liability, except in a court or to police;
- × offer or negotiate to settle a claim; or
- × authorise repairs, other than as covered in the standard feature **Essential temporary repairs**.

Cooperating with us

To help *us* process *your* claim as efficiently as possible, *you* must:

- provide *us* with relevant information and documents, such as proof of purchase, registration papers or repair quotes;
- tell *us* promptly if *you've* been contacted by someone about *your car* or claim;
- attend one or more interviews about the claim if *we* ask *you* to;
- appear in court and give evidence if needed;
- make *your car* available for *us* to inspect or examine;
- take *your car*, or allow *us* to take it, to a place *we* require;
- respond to *our* requests in a timely manner; and
- not behave in a way that's improper, hostile or threatening towards *us*.

If *you* don't cooperate with *us* it may delay *your* claim, or *we* may reduce or refuse to pay *your* claim.

How we settle claims

If *we* accept *your* claim, *we'll* settle it in one of the following ways:

- repair *your car*;
- pay the reasonable cost of repairing *your car*;
- determine *your car* is a *total loss* and pay the *agreed value* or *market value*, as shown on *your Certificate of Insurance*; or
- replace *your car* with a new one if the conditions in **Replacing your car with a new one** are met.

If *your* claim is for a replacement car covered under the standard feature **Change of car**, *we'll* follow the same process as explained above. Except that a reference to market value will mean its fair market value just prior to the incident.

Repairing your car

We'll arrange for *your car* to be repaired by a QBE Accredited Smash Repairer or another licensed repairer of *our* choice. *We'll* manage the repair process, including choosing the suitable repair method. If needed, *our* repairer will sub-contract some of the repairs.

If *your car* is safe to drive, *you'll* need to take it to *our* chosen repairer. If it's not safe to drive, *we'll* arrange for it to be taken there. If *we* repair *your car*, *we're* entitled to keep any parts or materials salvaged from it.

> How Choice of Repairer works

If *you've* added the Choice of Repairer option, and *you* choose to use it, *you'll* need to:

- get a quote from an appropriately licensed and equipped repairer of *your* choice;
- allow *us* to assess the quote and *your car* before *we* authorise repairs; and
- allow *us* to get a quote from another repairer if *we* need one.

You can still use a QBE Accredited Smash Repairer *we* recommend even if *you've* chosen this option.

When *you* choose *your* repairer and *we* authorise the repairs, **Our repair guarantee** will apply as long as *we* manage those repairs to completion.

If *your car* is safe to drive, *you'll* need to take it to *your* chosen repairer. If it's not safe to drive, *we'll* only pay what it would cost *us* to tow it to the repairer *we* would have otherwise arranged to repair *your car*.

> Replacing damaged parts

If *your car* was first registered:

- less than 3 years ago, *we'll* use genuine new parts when they are reasonably available.
- more than 3 years ago:
 - for mechanical parts *we'll* only use genuine new or genuine reconditioned parts;
 - for other parts *we'll* use genuine new parts, unless they are not reasonably available. If they're not available, *we'll* use genuine used parts.

Regardless of *your car's* age, *we* may use quality non-genuine parts for windscreen, sunroof, window glass, radiator or air conditioning repairs or replacements. When *we* use non-genuine parts they will:

- be consistent with the age and condition of *your car*;
- not affect the safety or structural integrity of *your car*; and
- comply with applicable Australian Design Rules.

If a certain part isn't readily available, *we'll* pay *you* the last known price of that part.

> Our repair guarantee

We'll guarantee the quality of workmanship and materials used in repairs authorised and managed by us, for as long as the owner of *your car* does not change. If *you* have concerns about the repairs to *your car* you must:

- call us on **133 723**; and
- allow us to inspect *your car* and arrange any additional repairs we agree are needed. We will not pay for any additional repairs we don't authorise.

If we agree additional repairs are needed and we decide that it's not safe or economical to carry them out, we'll determine *your car* is a *total loss*. If this happens:

- while *your car* is still insured with us, we'll process *your* claim as set out in **Paying the agreed value or market value**; or
- after *your car* is no longer insured with us, we'll pay its *market value*, calculated at the time we determine *your car* is a *total loss*.

> Damaged car identification

We'll do our best to obtain replacements of damaged build, VIN or compliance plates or labels, from *your car's* manufacturer. If they're not available, we'll request a letter from the manufacturer confirming the identity of *your car* and the fact that the identifier was damaged.

We'll otherwise repair *your car* without replacing the damaged identification, unless the law says we must.

Paying the reasonable cost of repairs

In the following circumstances, we'll pay the reasonable cost of repairing *your car*:

- if *you* disagree with our assessment of required repairs or their cost;
- if parts needed for repairs are not readily available;
- if we're concerned about the pre-incident condition of *your car*;
- if we're concerned about the timing or conduct of repairs; or
- if *you've* added the Choice of Repairer option and we cannot agree with *you* or *your* chosen repairer, about the quote or the repair method for example.

In these circumstances, we will pay *your car's* owner the reasonable cost of repairs, as determined by us. To help us determine the reasonable cost of repairs we may organise a quote from another licensed repairer. This may require *your car* to be moved. When we pay the reasonable cost of repairing *your car*, *you'll* need to pay the applicable excess and arrange the repairs to *your car*.

Determining if your car is a total loss

We'll determine *your car* is a *total loss* if it is:

- damaged and we consider it unsafe or uneconomical to repair; or
- stolen and not found within 14 days of its theft being reported to police, and we are satisfied *your claim* is in order.

When we determine *your car* is a *total loss*:

- we are entitled to keep it;
- *your policy* comes to an end; and
- there is no premium refund as we've fulfilled *our contract with you*.

> Paying the agreed value or market value

If we determine *your car* is a *total loss*, and if the conditions in **Replacing your car with a new one** are not met, or *you* choose not to accept a new car, we'll pay the *agreed value* or *market value*, as shown on *your Certificate of Insurance*.

We'll deduct the following from our payment:

- any excesses that apply to *your claim*;
- any remaining premium instalments for the *period of insurance* in which the *incident* occurred; and
- the value of *your damaged car* only if we agree *you* can keep it.

When *your car* is a *total loss*, and no one else has a financial interest in it, we'll pay its owner the settlement amount. If someone else has a financial interest in *your car*, we'll pay them what they're entitled to receive and pay the owner any balance up to the value of the claim. We will not pay any financier's late fees, interest or other administration fees. The owner will need to remove any registered security interest in *your car* after we settle *your claim* as a *total loss*.

Replacing your car with a new one

If we determine *your car* is a *total loss*, we'll replace it with a new car of the same make, model or series, when readily and locally available if *your car* meets these conditions:

- it was first registered less than 3 years before the *incident*;
- its owner acquired it new or as a demonstrator model;
- it has been driven less than 60,000km; and
- if it is financed, the financier agrees with *your car* being replaced.

[Continued next page...](#)

Replacing your car with a new one (continued...)

If a new replacement car is not available, *we'll* replace *your car* with a new car that, in *our* opinion, is of a similar make and model. The new car will have the same or equivalent factory-fitted and legal aftermarket accessories and modifications that *your car* had.

When *we* replace *your car*, *we'll* also pay for its initial stamp duty and registration fees, but not compulsory third party insurance if this is sold separately where *your car* was last registered. *We* won't pay to purchase or transfer any extended warranty for the new car.

Before *we* replace *your car*, *you* must pay *us*:

- any excesses that apply to *your* claim;
- any remaining premium instalments for the *period of insurance* in which the *incident* occurred; and
- the value of *your car* in its damaged state only if *we* agree *you* can keep it.

Claim payments and GST

We pay claims inclusive of GST unless the owner of the car is a business which is, or needs to be, registered for GST. In that case, *we'll* reduce the amount *we* pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim *we* pay.

Excesses

In most cases, *you'll* need to contribute an amount towards the cost of any claims *you* make. *Your* contribution may be made up of one or more of the following excess types. The excess types and amounts that apply to *your policy* will be shown on *your Certificate of Insurance*. For additional information about excesses and how they apply to *your policy*, read *our* Comprehensive Car Insurance Additional Information Guide at qbe.com/au or call *us* on **133 723** for a copy.

Basic excess	<p>The basic excess applies to all claims unless:</p> <ul style="list-style-type: none">• <i>your</i> claim is for a <i>not-at-fault</i> vehicle accident; or• the <i>incident you</i> are claiming for is malicious damage, theft or attempted theft and <i>you</i> can provide <i>us</i> with the full name and address of the person responsible; or• <i>your</i> claim is only under the standard feature 'No excess' windscreen repair or the chosen option 'No Excess' Windscreen.
Age excess	<p>An age excess applies when the driver of <i>your car</i> is under the age of 25 at the time of the <i>incident</i> and they cause or contribute to that <i>incident</i>. It applies in addition to the basic excess and any other applicable excess for the claim. An age excess does not apply to a learner driver.</p>
Additional policy excess	<p>An additional policy excess may apply to <i>your policy</i> as a result of the insurance history of <i>your car</i> or its driver. It applies in addition to the basic excess and any other applicable excess for the claim. An additional policy excess does not apply to a learner driver.</p>
Additional driver excess	<p>An additional driver excess may apply to <i>your policy</i> as a result of the driver's details, including their insurance history. It applies in addition to the basic excess and any other applicable excess for the claim when that driver causes or contributes to the <i>incident</i>. An additional driver excess does not apply to a learner driver.</p>

'not-at-fault' has a special meaning. See **Definitions**.

How we collect the excess

When an excess applies to *your* claim, *we'll*:

- ask *you* to pay it to the repairer or supplier;
- ask *you* to pay it to *us* before *we* process or finalise the claim; or
- deduct it from any settlement amount *we* pay under the claim.

We will not pay for any costs that result from a delay in paying an excess.

Claims administration, going to court and recovery action

When *we* pay a claim under *your policy*, *we* have the right to exercise *your* legal rights related to that claim in *your* name. *We'll* take full control of the administration, conduct or settlement of the claim, including any recovery or legal defence *we* think is needed. When seeking reimbursement in *your* name, and at *our* expense, *you'll* need to give *us* reasonable assistance.

When *we* pay a claim and some of the loss isn't covered by *your policy*, *we* may offer to try to recover that loss for *you* when *we* take any steps to recover the covered loss. *We* can only do so if *you* agree to give *us* documents that support *your* loss and agree with *us* on how *we'll* handle that recovery. *You* may also need to contribute to the associated costs.

If *we* determine that *you've* received a benefit under *your policy* that *you* were not entitled to, *we* reserve the right to recover from *you* the amount *we* have paid. If *we* decline a claim for fraud, *we* reserve the right to recover *our* reasonable administration, investigation and legal costs.



Paying, renewing and cancelling

Paying your premium

Your premium is the cost of your policy. It is the amount we set by taking into account things like the chance of you making a claim under your policy, the options you've chosen as well as other factors including our costs of doing business. Your premium also includes GST and other applicable government fees, duties and charges.

We'll let you know how much premium you need to pay us, how to pay it and when. You must pay us your premium on time to stay covered. For more information about how we set your premium, read our Comprehensive Car Insurance Additional Information Guide at qbe.com/au or call us for a copy.

We offer you several ways to pay your premium, including by direct debit which is explained below.

Paying by direct debit

You can choose to pay your premium annually or in instalments by direct debit.

If you choose to pay by direct debit, you authorise us to debit your nominated account for the agreed premium. If the scheduled debit date shown on your Certificate of Insurance is a NSW public holiday or bank holiday, we'll debit your account on the next business day. We'll give you at least 14 days' notice if we change the way the direct debit of your policy works.

You need to make sure your nominated account details are correct and up to date. This includes advising us of a change to the expiry date of a payment card or method. If your nominated account details change you must tell us at least 7 days before the next instalment is due.

Check with your financial institution whether your account allows direct debits.

You need to have enough funds in your nominated account to allow our scheduled debit. If you don't, you'll be responsible for any fee or interest charged by your financial institution. You can also choose to stop your direct debit by contacting your financial institution.

Important - what happens if your direct debit fails

If *you've* chosen to pay *your* premium **annually** by direct debit and we don't receive *your* payment on time, we may cancel *your policy* as permitted by law and refuse to pay a claim.

If *you've* chosen to pay *your* premium by direct debit **instalments** and an instalment remains unpaid for one month or more, we may cancel *your policy* and refuse to pay a claim.

Renewing your policy

If we offer to renew *your policy*, we'll send you a renewal *Certificate of Insurance*. If you make any changes to *your policy* after we send you our renewal offer, and we agree to continue to insure you, we'll send you an updated renewal offer and *you'll* need to pay us any additional premium to ensure *your* cover is not affected.

If you pay your premium by direct debit

If you pay *your* premium by direct debit and we offer to renew *your policy*, **we'll continue to debit your premium payments**, either annually or in instalments, whichever *you've* previously chosen.

If *you* don't want to renew, *you* must tell us at least 7 days before *your policy's* end date.

Cancelling your policy

You can cancel *your policy* at any time by telling us. We can cancel *your policy* as permitted by law, for example when *you* do not pay us *your* premium.

If *you've* paid *your* premium in advance and *your policy* is cancelled, we'll refund you the proportion of the premium for the remaining *period of insurance*, minus any non-refundable government fees, duties or charges.

If *you* make a fraudulent claim on *your policy*, we can cancel it and we won't provide any refund.



Definitions

Term	Definition
Agreed value	The amount <i>you</i> and QBE agree to insure <i>your car</i> for during the <i>period of insurance</i> shown on <i>your Certificate of Insurance</i> .
Business use	If shown on <i>your Certificate of Insurance</i> , it means <i>your car</i> is used for the stated occupation, profession or business. <i>Business use</i> also includes the use of <i>your car</i> for personal purposes. <i>Business use</i> does not mean using <i>your car</i> for paid <i>ridesharing</i> .
Certificate of Insurance	The most recent <i>Certificate of Insurance</i> we have sent <i>you</i> . It shows the information that forms the basis on which we've agreed to insure <i>you</i> , including information about <i>you</i> , <i>your car</i> and its drivers. <i>You'll</i> receive a new <i>Certificate of Insurance</i> when <i>you</i> buy, renew or make a relevant change to <i>your policy</i> .
Incident	An event which results in a claim on <i>your policy</i> , being either one occurrence or a series of related occurrences which result in loss or damage.
Insured	See definition of <i>You, your, insured</i> .
Market value	The value of <i>your car</i> in <i>your</i> local area immediately before the <i>incident</i> , as determined by <i>us</i> . To calculate the market value we may use recognised industry guides and consider things like the make, model, age, kilometres travelled, both factory-fitted and legal after-market modifications and accessories, and the general condition of <i>your car</i> .
Not-at-fault	When we determine the driver of <i>your car</i> did not cause or contribute to the <i>incident</i> claimed and <i>you</i> are able to provide <i>us</i> with the full name and address of each responsible person, and if they were using a vehicle, each vehicle's registration number.
Period of insurance	The time between the start date and end date shown on <i>your Certificate of Insurance</i> during which we have agreed to provide cover. If <i>your policy</i> is cancelled, or we determine <i>your car</i> is a <i>total loss</i> and make a <i>total loss</i> payment or replace <i>your car</i> under <i>your policy</i> , the <i>period of insurance</i> ends.

Term	Definition
Policy	Your QBE Comprehensive Car Insurance policy, once <i>you</i> have paid or agreed to pay <i>us your</i> premium. It is made up of this PDS, any SPDS we send <i>you</i> and <i>your Certificate of Insurance</i> .
Private use	If shown on <i>your Certificate of Insurance</i> , it means <i>your car</i> is used for personal purposes, including driving to and from work. <i>Private use</i> does not include <i>business use</i> or <i>ridesharing</i> .
Ridesharing	If shown on <i>your Certificate of Insurance</i> , it means <i>your car</i> is used solely or partially to transport people for a fee, such as through a rideshare company's booking app. <i>Ridesharing</i> also includes the use of <i>your car</i> for personal purposes. <i>Ridesharing</i> does not mean using <i>your car</i> as a taxi or for car-pooling without payment.
Total loss	See Determining if your car is a total loss for what this means.
Trailer	A trailer owned by <i>you</i> or in the control of a driver of <i>your car</i> , for example a boat trailer.
We, our, us, QBE	QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545, BECS authority no. 481326.
You, your, insured	The persons or entities named as <i>Insured(s)</i> on <i>your Certificate of Insurance</i> , except in the sections of <i>your policy</i> where we say otherwise.
Your car	The car shown on <i>your Certificate of Insurance</i> . It includes both factory-fitted and legal after-market modifications and accessories.



Privacy, complaints and other important information

Privacy

We take the security of *your* personal information seriously.

We'll collect personal information when *you* deal with *us*, *our* agents, other companies in the QBE group or suppliers acting on *our* behalf. We use *your* personal information so we can do business with *you*, which includes issuing and administering *our* products and services and processing claims. Sometimes we might send *your* personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in more detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. To get a free copy of it please visit qbe.com/au/privacy or call *us* on **133 723**. It's up to *you* to decide whether to give *us* *your* personal information, but without it we might not be able to do business with *you*, including not paying *your* claim.

Complaints and disputes

If *you're* unhappy about any aspect of *your* relationship with *us*, including *our* representatives, products or services, please let *us* know and we'll do *our* best to put things right.

You can call *us* on **1300 650 503** between 9:00am and 5:00pm Sydney time, Monday to Friday on Sydney working days, or email *us* at complaints@qbe.com

We will aim to resolve *your* complaint directly, quickly and fairly.

If we are unable to resolve *your* complaint directly or quickly or if *you're* not happy with *our* resolution, then *you* can contact the Australian Financial Complaints Authority by:

Phone: 1800 931 678

Email: info@afca.org.au

Post: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

More information about how we deal with complaints is available on *our* website at qbe.com/au or *you* can speak with *us* or request *our* complaints brochure.

[Continued next page...](#)

Complaints and disputes (continued...)

If *you* pay for *your* policy by direct debit and have a concern about *your* debits, please follow *our* complaints process. *You* can also raise *your* concern with *your* financial institution.

Complaints just about privacy

If *you're* not happy about how *we've* handled *your* personal information, call *us* on **1300 650 503**. If *you're* not satisfied with *our* decision *you* can contact the Office of the Australian Information Commissioner by:

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Post: GPO Box 5218, Sydney NSW 2001

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. *You* can read the Code at **codeofpractice.com.au**

Financial Claims Scheme

This policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. *You* may be entitled to access the FCS if *you* meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority on **1300 558 849** or go to **apra.gov.au/financial-claims-scheme-general-insurers**

Need help or need to make a claim?



133 723



enquiries@qbe.com



qbe.com/au



PO Box 454, Parramatta NSW 2124