

Motor **Vehicle** Insurance

Product Disclosure Statement
& Policy Wording



Motor Vehicle Insurance

Product Disclosure Statement & Policy Wording

Table of Contents

PRODUCT DISCLOSURE STATEMENT	4
Introduction	4
About the Insurer	4
How to Contact Us	4
About the Agent	5
Duty of Disclosure	5
Significant Features and Benefits of this Policy	5
Exclusions	6
Conditions	7
Limits of Cover	7
Excesses	7
Cost of the Policy & Paying for the Insurance	8
What Happens if You Do Not Pay the Cost of Your Policy by the Due Date	8
Paying By Instalments	8
Costs or Fee and Details of Cost or Fee	8
Making a Claim	9
Making Changes to Your Policy	10
Cooling Off Period	10
Cancellation	11
Dispute Resolution Process	11

Privacy	12
General Insurance Code of Practice	12
MOTOR VEHICLE INSURANCE POLICY	13
Definitions	13
SECTION 1: LOSS OR DAMAGE TO YOUR VEHICLE	16
What is Covered	16
Incidental cover	16
Loss or Accidental damage	16
Additional Cover	17
SECTION 2: LIABILITY COVER	20
What is Covered	20
Liability	20
Liability Exclusions	20
General Exclusions – What You Are NOT Covered For	21
MAKING A CLAIM	21
REPAIRS	22
HOW WE SETTLE YOUR CLAIM	23
CONTACT US	24

Thank you for choosing Calliden for your motor vehicle insurance. This booklet is divided into two parts - the first part contains the Product Disclosure Statement and the second part contains the Policy Wording. It is important that you read this booklet carefully.

Product Disclosure Statement

Introduction

This document is a Product Disclosure Statement (PDS) for our Motor Vehicle Insurance Policy and is also the Motor Vehicle Insurance Policy wording.

This PDS is dated 15 March 2010 (ref: CLAR 0310) and is issued by:

Calliden Insurance Limited
Level 7, 100 Arthur Street
North Sydney, NSW 2060
Phone: 02 9551 1111
Fax: 02 9551 1155

The PDS has been prepared to assist you in understanding the key features of the insurance policy and making an informed choice about your insurance requirements. This PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium will be calculated. You should read it carefully. You should also read the policy wording for full details of the terms, conditions and limitations of the insurance cover.

About the Insurer

Calliden Insurance Limited (Calliden) ABN 47 004 125268, is a public company incorporated in Australia. It is authorised under the Australian Insurance Act 1973 (Cth) to conduct insurance business in Australia. That Act establishes a system of financial supervision of general insurers in Australia. As an authorised insurer, Calliden is regulated by the Australian Prudential Regulation Authority.

Calliden is also regulated under the Corporations Act 2001 and is the holder of an Australian Financial Services Licence (AFS Licence No 234438) issued pursuant to that Act. As a holder of an AFS Licence, Calliden is regulated by the Australian Securities and Investments Commission (ASIC).

Calliden specialises in manufacturing general insurance products for individuals, the SME sector and groups across metro and regional Australia.

How to Contact Us

You may contact us:

- By telephone on 02 9551 1111
- By writing to us at Calliden Insurance Limited, PO Box 348, Milsons Point NSW 1565
- By email through our website www.calliden.com.au

About the Agent

Australian Reliance Pty Ltd (71 103 351 122, AFSL 227041) (Australian Reliance) arranges policies for and on behalf of Calliden.

Australian Reliance acts under a binding authority given to it by the insurer to administer and issue policies, alterations and renewals. In all aspects of this policy Australian Reliance acts as an agent for the insurer and not for you.

Duty of Disclosure

Whether you are entering into a policy for the first time or are proposing to renew, vary, extend or reinstate a policy you have a duty of disclosure.

Your Duty of Disclosure for New Policies

When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in the answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Your Duty of Disclosure for Renewals

If you have already entered into a policy and you are proposing to renew, vary, extend or reinstate the policy your duty of disclosure changes. You have a duty to tell us of everything that you know, or could reasonably be expected to know, that is relevant to our decision to insure you and to the terms of that insurance. If you are not sure whether something is relevant you should inform us anyway.

Who Needs to Tell Us?

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the policy.

What You Are Not Required to Disclose

Your duty does not require disclosure of matters that:

- reduce the risk
- are common knowledge
- we know or, in the ordinary course of our business, ought to know, and
- we have indicated we do not want to know.

If You Do Not tell Us

If you do not answer our questions in this way or disclose everything you know, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat this policy as never having been in force.

Significant Features and Benefits of this Policy

- Comprehensive vehicle Cover – Market Value
- If your vehicle is a total loss in the 24 months after it was first registered and has not travelled more than 40,000 kilometres or where the car is more than two years old but less than three years old and has travelled more than 50,000 kilometres - Replacement of your vehicle with a new vehicle of the same make, model and series
- Storage following an accident – We will pay reasonable costs

- Towing – we will pay up to \$500
- Emergency or temporary repairs – Up to \$500 per incident that we have agreed to cover. We will need receipts of the repairs
- Third party at fault accidents – No excess applies & No Claim Bonus unaffected if third parties at fault can be identified
- Transport or accommodation each up to \$1,000 - If incident occurs more than 150 kilometres from your home transport
- Hire car costs following theft – Up to \$100 per day with a maximum of \$1,500 and 21 days
- Collect or deliver your vehicle – Reasonable costs if the vehicle is repaired over 100kms from home or work
- Replacement vehicle – Automatic cover for 14 days up to the sum insured if you tell us within 14 days of receiving it
- Baby seat/ Capsule - \$300 limit
- Loss or damage to trailer – Cost of repair or market value up to \$500
- Legal costs for Coronial Inquiry – Up to \$5,000 for legal representation before a coroner as a result of an incident we have agreed to cover for the authorised driver
- Removal of debris – we will cover the reasonable costs to remove the vehicle debris from the site where it occurred provided the debris result from an incident we agree to cover
- Emergency accommodation/ travel – Up to \$1,000 for reasonable costs of completing your journey or returning to your place of departure or if you are more than 150kms from home and your journey cannot be completed, the reasonable costs of overnight accommodation
- Funeral expenses – Up to \$5,000 towards any funeral expense paid to the drivers estate if the driver of your vehicle dies as a result of a collision,
- Personal property – Up to \$1,000 as a result of theft or attempted theft
- Excess free windscreen/window cover – Repair or replacement of one windscreen/glass in windows per period of insurance without the application of an excess
- Replacement of locks and keys – Up to \$2,000 if keys are stolen
- Choice of repairer – Available or we can recommend a repairer convenient to you
- Cover for damage to other people's property – Up to \$20m including costs
- Personal injury to other people – Only if the vehicle is not insurable under a compulsory scheme

Exclusions

The policy will not provide insurance cover under certain circumstances. The policy will not cover you for loss or damage when your vehicle is:

- used illegally or for an unlawful purpose;
- used for carrying goods or passengers and you get paid for this;
- used when it is in an unroadworthy or unsafe condition, and you knew, or should have known, that it was unroadworthy or unsafe.

The policy will not cover loss, damage or liability:

- arising from or caused directly or indirectly by total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation, or misappropriation of electronic data;
- for personal injury or, property damage in any way involving asbestos or any materials containing asbestos in whatever form or quantity;

The policy will not cover your vehicle for:

- deterioration, wear, tear, rust or other forms of corrosion;
- the cost of repairing or replacing parts that have failed or broken down;
- the cost of repairs to your vehicle for damage that happened before this insurance commences;

- tyre damage caused by cuts, punctures or bursting of the tyres or damage that occurs by applying the brakes of your vehicle.

These are only some of the exclusions that are contained in the policy.

You should read the policy wording and make yourself aware of all the exclusions that apply.

Conditions

You must meet certain conditions for your insurance cover to apply. For example, you must pay the premium. You should make yourself aware of all the conditions that apply by reading the policy wording.

Limits of Cover

Our liability is limited to the amount shown in the Certificate of Currency that we will issue to you and any limits shown in the policy wording. You need to decide if the limits of cover are appropriate for you. If they are not, you may be underinsured and have to bear part of any loss yourself.

Excesses

The excess is the amount you must contribute towards the cost of any claim you make. The type of excess and amount of excess you are required to pay will be shown in your Certificate of Currency.

You may have to pay more than one excess depending upon the age and driving experience of you or named drivers. You will only need to pay this amount when you make a claim. The standard excesses you may be required to pay are:

- **Basic Policy Excess:** the first amount you must contribute towards each and every claim you make under the policy. The basic policy excess will be shown on your Certificate of Currency and will be determined by the value of vehicle and your claims and driving history.
- **Age or Inexperienced Driver Excess:** is in addition to the basic policy excess. The age and inexperienced driver excesses that apply to this policy are:
 - \$750 while your vehicle is being driven by or is in the charge of any person under the age of 21;
 - \$500 while your vehicle is being driven by or is in the charge of any person between the ages of 21 and 25;
 - \$500 while your vehicle is being driven by or is in the charge of any person who is over the age of 25 and has held a full Australian Driver's Licence for less than two years;

We may at our discretion increase any of the standard excesses listed above or impose additional excesses based on our overall assessment of the risk and your insurance claims or loss history. If we increase any of the above listed standard excesses or impose additional excesses, this will be shown on your Certificate of Currency.

Cost of the Policy & Paying for the Insurance

The amount that we charge you for this insurance when you first acquire your policy and when you renew your policy is called the premium. The premium is the total that we calculate when considering all of the factors which make up the risk, such as the individual circumstances of the insured including matters such as age of vehicle, age of drivers, postcode, and previous claims history.

- cover you choose
- the amount of benefit chosen
- the individual circumstances of the insured including matters such as age of vehicle, and age of drivers.

The total cost of your policy is shown on your Certificate of Currency and is made up of your premium plus Government Taxes such as, GST, Stamp Duty and Fire Service Fees.

What Happens if You Do Not Pay the Cost of Your Policy by the Due Date

We will have the right to cancel your policy if you do not pay your premium by the due date or if your payment method is dishonoured and therefore we have not received your payment by the due date. Unless we tell you, any payment reminder we send does not change the expiry of your cover or the due date of your premium.

Paying By Instalments

- Where you pay your premium by instalments:
 - We will not pay any claim if at the time the incident giving rise to the claim occurred, at least one instalment of premium remained unpaid for 14 days or more;
 - if any instalment of premium has remained unpaid for 30 days, the policy will come to an end without notice to you.
- In the event of a claim, any balance of the annual premium will become due before settlement of the claim. Alternatively, it may be deducted from the settlement of your claim.
- If the financial institution holding your account return or dishonour a direct debit payment due to lack of funds in your account, we will charge you for any direct or indirect costs which we incur arising from the payment being returned or dishonoured.

Details of Costs or Fees

Cancellation Fee

You may cancel your policy at any time. If you choose to cancel your policy we will retain a portion of premium which relates to the period for which you have been insured. We will refund the residue for the unexpired period, less any non-refundable government taxes or charges provided that:

- No event has occurred where liability arises under the policy; and
- You pay the applicable cancellation fee

For details of your cancellation fee please refer to your Financial Services Guide (FSG), Statement of Advice (SOA) or contact your broker or insurance intermediary directly

Monthly Instalment Fee

If you choose to pay your premium in monthly instalments you may incur a monthly instalment fee. For details of your monthly instalment fee please refer to your FSG, SOA or contact your broker or insurance intermediary directly.

Administration Fee

Your broker or insurance intermediary may charge an administration fee for issuing your policy documentation. For details of your administration fee please refer to your FSG, SOA or contact your broker or insurance intermediary directly.

Commission

Your broker or insurance intermediary may receive a commission payment from us when your policy is issued and renewed. If you cancel your policy, this commission payment may be non-refundable. For details of the relevant commission paid, please refer to your FSG, SOA or contact your broker or insurance intermediary directly.

Making a Claim

When You Need to Make a Claim

Before we can settle any claim under your policy the premium must be paid. You must promptly tell us about the claim and give us all information about the claim. This can be done by telephone, facsimile or email. Alternatively, you can contact Australian Reliance claims on **1300 653 423**. Further details about making a claim are shown in 'Making a Claim'.

Repairs

When you need to make a claim, you can choose your own repairer or we can recommend a repairer to carry out the repairs to your vehicle.

When we authorise repairs, we:

- will guarantee the quality of workmanship and materials for the life of the vehicle (subject to wear and tear);
- will use new parts or parts consistent with the age and condition of your vehicle;
- may instruct the repairer to use other repairers to complete certain parts of the repairs.

Paying Your Excess

When you make a claim under this policy we will advise you when and how to pay your excess. You must pay your excess when we request it or we will be unable to pay your claim.

Damage to Someone Else's Property

If you make a claim for damage to someone else's property you must pay the excess/es before we will settle the loss on your behalf.

GST

If you are entitled to an input tax credit for the premium, you must inform us of the extent of that entitlement at or before the time you make a claim under this policy. We will not indemnify you for any GST liability, fines or penalties that arise from or are attributable to your failure to notify us of your entitlement (or correct entitlement) to an input tax credit on the premium.

The amount that we are liable to pay under this policy will be reduced by the amount of any input tax credit that you are or may be entitled to claim for the supply of goods or services covered by that payment. If you are liable to pay an excess under this policy, the amount payable will be calculated

after deduction of any input tax credit that you are or may be entitled to claim on payment of the excess.

Making Changes to Your Policy

If you need to make any changes to your policy please contact Australian Reliance or their authorised representative on (03) 9864 4444 or email motor@australianreliance.com.au

Changing Vehicles

If you replace your vehicle with another vehicle, we may insure the new vehicle on the same terms and conditions as your old vehicle. For the policy to cover the new vehicle:

- you must give us details of the new vehicle within 14 days of acquiring it; and
- we must agree to cover the new vehicle; and
- you must pay any additional premium we ask for.

If you do not, this policy will come to an end, without any notice to you.

Changing Your Address

You must notify us immediately if you change your address. This means if you relocate either temporarily or permanently, you must advise us in writing immediately. Failure to notify us may result in a claim not being paid.

If you want to change any other information or details in your policy please contact Australian Reliance or their authorised representative on (03) 9864 4444 or email motor@australianreliance.com.au

The change will only be effective if:

- we agree to make the change; and
- you pay us any additional premium required; and
- we confirm in writing the change is effective.

Cooling Off Period

If, after reading your policy, you are not satisfied with the cover, you may cancel this policy within 21 days of receiving it, and obtain a full refund less any non refundable government charges and taxes that we have paid. You may notify us in writing or electronically.

If you make a claim for any incident within the 21 day period, you must pay your annual premium in full.

If your policy is for an event that will finish within the 21 day cooling off period, you can only exercise your right to cancel before the event starts.

Cancellation

You may cancel this policy at any time by notifying us in writing. If you cancel this policy, a cancellation fee may apply. We may cancel the policy where we are entitled to by law.

Further details about cancellation are shown in 'Cancellation of the Policy' section in the policy wording.

Dispute Resolution Process

How You Can Resolve a Complaint You Have With Us

If you would like to make a complaint, we will do everything we can to try to resolve it as quickly and fairly as possible. The following paragraphs provide details on how you can lodge your complaint and how Calliden will try to resolve it.

You may contact us at any time if you are dissatisfied with any matter relating to your insurance with Calliden, including:

- our decision on your claim;
- our handling of your claim;
- the service of our representatives, assessors, loss adjusters or investigators; and
- your insurance policy.

Contact Us

- If you have a complaint regarding your claim, please contact your claims consultant.
- If you have a complaint regarding your insurance policy, please contact us on 02 9551 1111 and we will try to resolve your complaint straight away.
- You can write to us at:
 - Fax: 02 9551 1155
 - Address: PO Box 348, Milsons Point NSW 1565

How We Resolve Complaints

- We will address all complaints, except where specific circumstances apply, in accordance with Calliden's Complaints Handling Process. This process is compliant with the Insurance Council of Australia's Code of Practice. Both the Code of Practice and our Complaints Brochure, which contains a guide to our process, are available upon request.
- We will handle all complaints without cost to you.
- A complaints consultant will be assigned to the management of your complaint and will acknowledge your complaint within 2 business days of receipt. If further information is required to consider the complaint, it will be requested at this time.
- The complaints consultant will aim to resolve your complaint within a further 13 business days. In certain circumstances a longer period may be required, and we will request a later response date.
- The outcome of the complaint will be advised to you in writing, stating our reasons and any corrective action that will be undertaken.

If Your Complaint is Still Unresolved

If we cannot resolve your complaint within 15 business days or you are not happy with our response to your complaint, you can seek an external review via our external dispute resolution scheme, administered by the Financial Ombudsman Service (FOS).

This national scheme is for consumers, free of charge and is aimed at resolving disputes between insureds and their insurance companies.

For more information call 1300 78 08 08 or visit www.fos.org.au

If the FOS is unable to address your complaint then Calliden may be able to provide you with details of an alternative external dispute resolution service.

Privacy

Calliden respects your privacy and operates at all times in accordance with its privacy policy. This privacy notification provides a summary of how Calliden treats your privacy, and it is recommended that you read the policy in conjunction with this notice.

Calliden collects personal information to assess your request for insurance, to administer your policy, provide other insurance services as requested by you, and also to notify you about other Calliden services or promotions from time to time. At the time of collecting your information we will inform you of the purpose for the collection and the consequences if you choose not to provide the information.

In order to provide its insurance services Calliden may need to share your information with third parties including your agent or broker and Calliden's reinsurers and claims providers (for a full list see Calliden's privacy policy).

In accordance with Calliden's privacy policy you may obtain access at any time to information that Calliden or its service providers hold on you. If you would like to contact Calliden about privacy, or would like to obtain a copy of the privacy policy you may do so through one of the following means:

- obtain the privacy policy online at www.calliden.com.au
- by phone 02 9551 1111
- by email to privacy@calliden.com.au
- by letter to Privacy Officer, PO Box 348, Milsons Point NSW 1565.

General Insurance Code of Practice

Calliden is a signatory to the General Insurance Code of Practice (Code). The Code aims to raise standards of service between insurers and their customers. Calliden's service standards are in accordance with the Code.

For any information about the Code, including a copy of the Code, contact us or the Financial Ombudsman Service on 1300 78 08 08 or visit www.codeofpractice.com.au

Motor Vehicle Insurance Policy

This is your comprehensive motor vehicle insurance policy wording. Please read it carefully to ensure that it meets your needs. If you have any queries, please contact Calliden or your insurance adviser. Your policy is a contract of insurance between you and Calliden Insurance Limited. Your policy is made up of:

- this policy wording;
- the most current Certificate of Currency issued by us;
- any endorsements; and
- any other change advised by us in writing.

Please keep your policy documents in a safe place.

This policy wording contains two sections:

- **Section 1: Loss or damage to your vehicle.**
- **Section 2: Legal liability cover.**

Definitions

Accidental damage means an incident that results in loss or damage to your vehicle.

Accessory means any alteration or addition to the vehicle that adds value to the vehicle but does not enhance the performance or alter the safety or handling of the vehicle

At fault claim means any incidents caused by the driver, or incidents not caused by the driver when the driver is unable to identify and provide the name, current residential address details and vehicle registration of the person that caused the incident. It does not include an incident where loss or damage is caused by a storm or other naturally occurring event.

Authorised driver means a person you allow to drive your vehicle.

Certificate of Currency means your current document outlining the details of your insurance cover. Your Certificate of Currency may also be called a policy, renewal or endorsement schedule.

Driver means a driver or rider of your vehicle.

Endorsement statement means a document that includes any information from the existing Certificate of Currency that has not changed or varied, and confirms any alteration to the coverage, and terms and conditions of your policy.

Excess means the amount you pay when you make a claim on your policy. The amount and type of excess that may apply to your policy is shown on your current Certificate of Currency.

Flood means the covering of normally dry land by water escaping or released from the normal confines of a watercourse or lake, whether or not it is altered or modified. Flood also includes water escaping from the confines of any reservoir, channel, canal or dam.

Incident means a single occurrence or a series of occurrences, including an accident or series of accidents, not including a breakdown, arising out of one event.

Inexperienced driver means a driver of your vehicle 25 years of age or over who has not held a driver's licence for the two consecutive years before the claim occurs.

Malicious act means an act done with intent and without your consent.

Manufacturer's option means see "accessory".

Market value means the amount of money it would cost to replace your vehicle in your local area with an identical vehicle. We will take into account the condition of your vehicle. This amount includes any GST and stamp duty you must pay for the transfer of ownership of the replacement vehicle.

Medical emergency means a physical condition, or illness, that places a person's life at risk.

Modification means any alterations or additions to the vehicle which enhances the performance or alters the safety or handling of the vehicle.

Period of Insurance means the length of time between the start date and end date of your policy as listed on your current Certificate of Currency.

Personal item means any item, tools or appliances, excluding money, cheques, financial transaction cards, or any property used for earning an income.

Premium means the total amount you pay for your insurance that includes applicable government taxes such as, GST, and any duties or charges payable by you. It is shown on your current Certificate of Currency. You can pay your premium annually in one lump sum, or by instalments.

Salvage means what is left of your vehicle following a total loss. We will take possession of any salvage after we have settled your claim.

Special conditions means exclusions, restrictions or extensions to cover that are imposing on specific matters or people, before we will provide insurance.

Standard equipment means the standard equipment fitted to your vehicle at the time of manufacture. It does not include any modifications, manufacturer's options, or accessories.

Substitute vehicle means a similar vehicle type to your own that you do not own that has been borrowed or hired because your vehicle cannot be driven. For liability claims only we treat your substitute vehicle as your vehicle. See '*your vehicle*'.

Supplementary Product Disclosure Statement (PDS) means a separate document that updates, corrects or adds to the information contained in this PDS.

Terrorism means any act which may involve the use of, or threat of, force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public.

Total loss means when we decide that it is uneconomical to repair your vehicle.

Unlicensed driver means an unlicensed driver includes a driver who:

- Does not hold a licence
- has a cancelled or suspended license, or is a disqualified driver
- Does not hold the appropriate class of licence for the vehicle used or driven

Us, we and our means Calliden Insurance Limited, ABN 47 004 125 268

You means the person or persons named as the insured on your current Certificate of Currency.

If more than one person is named as the insured, we will treat a statement, act, claim or failure to act, including a failure to do, or say something by any one of these people as a statement, act, omission or claim by them all.

Your home means your residential address in Australia

Your policy means the contract between you and us which provides you with insurance cover in exchange for a premium.

Your policy is made up of two documents:

- This Product Disclosure Statement and Policy Booklet (PDS) and any supplementary PDS, plus
- Your current Certificate of Currency.

Your vehicle means:

- Your car, including any standard equipment in, or on it, or
- Your trailer or horse-float including any standard equipment in, or on it.

Your vehicle must be

- The vehicle shown on your current Certificate of Currency
- Registered for use on a public road
- In a condition that complies with registration requirements in your State or Territory.

Your vehicle includes

- Any modifications, manufacturer's options or accessories in, or on it that you have told us about, and we have agreed to cover.

If your vehicle is a car or motorcycle, any modifications, manufacturer's options or accessory must be listed on your current Certificate of Currency.

Section 1: Loss or Damage to Your Vehicle

What is Covered

We will repair, replace or pay at our option for loss of and/or damage to your Vehicle up to market value when it is accidentally damaged as a result of an incident, stolen or burnt anywhere within Australia provided:

Incidental cover

This policy will cover your vehicle for loss or damage up to the market value as a result of any incidents that we have agreed to cover.

Please refer to **Section 1 – Additional Cover** for detail of the incidents which we will only cover under specific conditions.

When you make a claim and you are deemed at fault:

- your premium may increase on renewal
- you will need to pay any excesses that apply

Your excess is based on who is driving, your vehicle type, and is payable when you make a claim

Loss or Accidental damage

We will cover your vehicle for accidental damage, including damage as a result of a collision.

We will NOT cover your vehicle for loss or damage caused by:

- bushfire or grassfire, or
 - a named cyclone
- within 48 hours of the start of your policy, unless:
- you took out your insurance with us immediately after another insurance policy covering the same vehicle ended, without a break in cover, or
 - you had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle and you took out your insurance with us for the vehicle prior to taking possession of the vehicle.

Fire

We will cover your vehicle for loss or damage as result of fire

We will NOT cover your vehicle for loss or damage caused by bushfire or grassfire within 48 hours of the start date of your policy, unless:

- you took out your insurance with us immediately after another insurance policy covering the same vehicle ended, without a break in cover, or
- you had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle and you took out your insurance with us for the vehicle prior to taking possession of the vehicle.

Storm or Flood

We will cover your vehicle for loss or damage as result of fire

We will NOT cover your vehicle for loss or damage caused by bushfire or grassfire

within 48 hours of the start date of your policy, unless

- you took out your insurance with us immediately after another insurance policy covering the same vehicle ended, without a break in cover, or
- you had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle and you took out your insurance with us for the vehicle prior to taking possession of the vehicle.

Theft or attempted theft

We will cover your vehicle for loss or damage as a result of theft or attempted theft, including thefts of keys to your vehicle.

The theft or attempted theft must be reported to the Police.

Vandalism or a malicious act

We will cover your vehicle for loss or damage as a result of vandalism or a malicious act. The vandalism or malicious act must be reported to the Police.

Additional cover included in this insurance

Your insurance includes a range of covers we refer to as 'additional cover.'

These covers are listed on the following pages.

When you make a claim and you are deemed at fault

- your premium may increase on renewal
- you will need to pay any excesses that apply

Your excess is based on who is driving your vehicle and your vehicle type, and is payable once when you make a claim.

Additional Cover

Your insurance includes a range of covers we refer to as 'additional cover'. These covers are listed below.

When you make a claim and you are deemed at fault

- Your premium may increase on renewal
- You will need to pay any excesses that apply
- Your excess is based on who is driving your vehicle and your vehicle type, and is payable once when you make a claim.

Baby capsules and child seats

If baby capsules or child seats are damaged while in your vehicle, or stolen from your vehicle we will pay for the cost to replace them up to \$300 (inclusive of GST). This cover Only applies to cars.

Emergency or temporary repairs

If your vehicle needs emergency or temporary repairs so that it can be driven or used, we will cover the cost of repairs, up to \$500 (inclusive of GST) per incident. The emergency or temporary repairs must be a result of an incident we have agreed to cover. We will need receipts of the repairs.

Funeral expenses

If the driver of your vehicle dies as a result of a collision, we will pay the driver's estate up to \$5,000 (inclusive of GST) towards any funeral expenses.

We will only cover the funeral expenses if a funeral is held.

The death must result from physical injury that occurred within 12 months of the vehicle collision that we have agreed to cover.

We will need a certified copy of a death Certificate and any other evidence to support the claim.

We will not cover the cost of funeral expenses for any unauthorised drivers or other occupants of the vehicle.

This cover only applies to cars.

Hire vehicles costs after theft or attempted theft

If your vehicle is stolen, or if it is unsafe to drive, ride or tow as a result of theft or attempted theft, we will pay (inclusive of GST) the cost of a hire vehicle from the time the theft or attempted theft occurred.

We will ONLY cover the cost of a hire vehicle

- until your vehicle is recovered and repaired, or
- until we settle your claim if your vehicle is a total loss up to a total of 21 days (with a maximum of \$100 per day), whichever is the shortest period of time. The hire vehicle must be similar to your own vehicle
- we will help arrange a hire vehicle similar to your own vehicle.

We will NOT cover

- loss or damage to the hire vehicle, or any costs to run the hire vehicle, including the cost of fuel
- any insurance excesses or other costs, including rental bonds which you may be liable for under the hire agreement, or
- any other additional hire costs.

Legal costs for a Coronial inquiry

If you or an authorised driver require legal representation before a Coroner, we will cover the legal costs, up to \$5,000 inclusive of GST).

We will ONLY cover legal costs

- for you or the authorised driver
- for a coronial inquiry that occurs as the result of an incident we have agreed to cover.

Personal items

If personal items are damaged in an incident or stolen from your locked car, we will cover the cost to repair or replace them, up to \$1000 (inclusive of GST).

We will only cover loss or damage as a result of theft or attempted theft from a locked car.

The theft or attempted theft of personal items must be reported to the Police.

We will NOT cover

- money, cheques, financial transaction cards, or property used for earning an income.
- This cover ONLY applies to cars.

Removal of debris

If your car is damaged, we will cover the reasonable costs to remove the vehicle debris from the site where it occurred.

The debris must occur as a result of an incident we have agreed to cover.

Re-coding of locks and barrels after theft of keys

If the keys to your vehicle are stolen, we will cover the cost to repair and re-code your locks and barrels, up to \$2,000 (inclusive of GST).

We will provide this cover:

- If the keys to your vehicle are stolen, and
- the locks and barrels to your vehicle are not damaged.

The theft must be reported to the Police.

Replacing your vehicle after a total loss

If your vehicle is a total loss as a result of an incident, we may decide to replace your vehicle with a new vehicle.

We will ONLY do this if your vehicle is:

- a car less than two years old and has not travelled more than 40,000 kilometres, or
- a car more than two years old, but less than three years old, and has not travelled more than 50,000 kilometres, or

The vehicle replacement must occur as a result of an incident we have agreed to cover.

Storage costs for your vehicle

If your vehicle is put into storage while we settle your claim, we will cover the reasonable storage costs.

We will ONLY cover the storage costs from the time the claim is lodged until the claim is settled.

The storage must occur as a result of an incident we have agreed to cover.

Towing and transport of your vehicle

If your vehicle is damaged in an incident and cannot be driven or used, we will tow it from the scene of the incident to:

- a place of safety
- the nearest repairing, or
- any other place we agree to

We will cover the cost of one tow, however

- if there is more than one tow, we will decide if it is covered.

In addition, if the incident occurs more than 100 kilometres from your home, we will also cover the cost of transporting your vehicle, up to \$500 (inclusive of GST).

If we do this, we will cover:

- transport from the place where your vehicle is repaired
- if it is repaired more than 100 kilometres from your home, we will transport it to your home after the repairs have been completed, or
- transport to a repairer in your local area

The tow or transport of your vehicle must occur as a result of an incident we have agreed to cover.

We will ONLY provide this cover under Third Party Property Damage if you are making a claim for uninsured motorist damage.

Trailers attached to your vehicle

If a trailer suffers loss or damage while attached to your vehicle, we will pay:

- the cost to repair your trailer, or
 - you the market value of your trailer
- up to \$500 (inclusive of GST) whichever is the least amount.

The trailer must be attached to your vehicle at the time of the incident.

The loss or damage to your trailer must occur as a result of an incident we have agreed to cover.

We will Not cover the contents of the trailer.

Transport or accommodation when you are away from home

If your vehicle is damaged in an incident more than 150 kilometres from your home and cannot be driven or used, we will cover the cost of:

- transportation for you and your passengers to your home or destination up to \$1000, or
- temporary accommodation for you and your passengers for one night up to \$1000 (inclusive of GST) in total.

The damage to your vehicle must occur as a result of an incident we have agreed to cover.

Windscreen Cover

We will cover the costs to repair or replace the windscreen or window glass of your vehicle when there is no other damage without:

- affecting your premium
 - you paying an excess
- We will ONLY cover this once during your period of insurance.
This option does NOT apply to trailers.

Section 2: Liability Cover

What is Covered

We will pay the amount you are liable to pay for a claim made against you following an accident anywhere in Australia involving your vehicle or a substitute vehicle which causes loss or damage to someone else's property or death or bodily injury to other people. The accident must occur during the period of insurance. We will also pay any legal costs and expenses that you incur, provided we agree to them in writing before they are incurred.

Liability

We will cover liability claims up to \$20,000,000 (inclusive of GST) for any incident. This amount includes any legal costs that must be paid to defend the claim and any costs awarded against the person who was at fault.

We will cover you or an authorised driver for any liability that arises
From:

- loading or unloading goods
- the use of your vehicle or substitute vehicle, or any one trailer, caravan or broken down vehicle attached to your vehicle
- goods falling from your vehicle or substitute vehicle, or
- using your vehicle or substitute vehicle on behalf of you or their employer, principal, partner or the Australian, State or local government.

We will cover passengers of your vehicle for any liability that arises from getting in or on, or getting in or onto, being in or on, or getting out of or off your vehicle or a substitute vehicle.

We will ONLY cover liability for death or bodily injury when there is no insurance required by law that already provides this cover. If this insurance was available to you and you did not take it, we will not pay claim.

Liability Exclusions

We will NOT Cover:

- penalties, fines or awards of aggravated, exemplary or punitive damages made against you, an authorised driver, or a passenger
- incidents where there is insurance required by law that provides cover for your liability, or it was available to you, and you did not take it out

- any disease that is transmitted by you, any member of your family who normally lives with you, an unauthorised driver, or any passengers.
- liability for any agreement or contract you, or an authorised driver enter into, unless the authorised driver would have been liable without the agreement or contract
- damage to property that belongs to, or that is in the control of
 - you, any member of your family who normally lives with you, or any other person who is normally a driver
 - an authorised driver, of any member of the authorised driver's family who normally lives with that authorised driver
 - any person you or an authorised driver employ, however we will pay claims arising from damage to a residential building that is rented and occupied by any of the above people
- personal injury to
 - you, any member of your family who normally lives with you, or any other person who normally lives with you
 - an authorised driver, or any member of the authorised driver's family who normally lives with that authorised driver
 - any person you or an authorised driver employs.

General Exclusions – What You Are NOT Covered For

Any cover we provide is subject to the following exclusions.

We will NOT cover:

any other costs you incur because your vehicle is damaged, stolen or burnt except as outlined in the "Additional cover included in this insurance" section of this Policy.

- reduction in value of your vehicle due to its age and condition
- costs of any part, or parts, of your vehicle that out wear out
- repairing or replacing parts that have failed or broken down
- rust or corrosion in, or, on, your vehicle
- failure of the body and frame of your vehicle, or mechanical or electrical breakdown, unless the failure or breakdown results in damage to your vehicle by accident or fire
- damage to the tyres on your vehicle that occurs by applying the brakes, or by punctures, cuts or bursting of the tyres.

Making a Claim

1. Make sure you have all the information you need to support your claim
We will need;
 - Contact details of any people involved in the incident, including their name, current residential address and vehicle registration and who they are insured with
 - Any letters, notices or court documents about the incident within 72 hours of you receiving them
 - The incident report number for any claims in relation to theft or attempted theft, vandalism or malicious act

The Police will provide you with this number when you report the incident to them
2. Contact us or your insurance adviser to make a claim
You need to make your claim as soon as possible, any delays may reduce the amount that we pay, or prevent us from paying a claim.
We will give you immediate advice and assistance with your claim, 24 hours a day, and 7 days a week.

We will ask you a range of questions to help us assess your claim. Remember that a claim made by one person is treated as a claim made by all of the people listed as the insured on your Certificate of Currency.

We may;

- Ask you to provide us with proof of ownership of your vehicle, or any personal items, baby capsules or child seats
- Need to inspect your vehicle
- Need quotations from the repairer

Repairs

Where we elect to repair your vehicle:

- You can suggest a repairer, or we can suggest one for you.
If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on. This is our policy on choice of repairer.
- When your vehicle is repaired, the repairer may use reusable parts or parts that are not manufactured by a supplier to the vehicle's original manufacturer which:
 - are consistent with the age and condition of the vehicle;
 - do not affect the safety or the structural integrity of the vehicle;
 - comply with the vehicle manufacturer's specification and applicable Australian Design Rules;
 - do not adversely affect the post repair appearance of the vehicle; and
 - Do not void or affect the warranty provided by the vehicle manufacturer.
- In repairing your vehicle, we may arrange for a part of the repair to be carried out by a specialist service provider, for example windscreen repairs.
- We guarantee workmanship of the repairs authorised by us.

This guarantee is for the life of the vehicle and is in addition to your statutory rights against the repairer and warranties that you have from the repairer directly. Wear and tear is not covered by this guarantee.

We will arrange for repairs authorised by us to be rectified at no cost to you if we agree the repairs are defective.

Before we can arrange for any defective repairs to be rectified, you must give us the opportunity to inspect the vehicle.

How We Settle Your Claim

1. We will decide how we will settle your claim
If your vehicle suffers loss or damage as a result of an incident that we agreed to cover, we will decide whether to:

 - Repair your vehicle, or
 - Replace your vehicle, or
 - Pay you the cost to repair your vehicle, or
 - Pay you market value of your vehicle

When we settle a claim for any additional covers under your policy, we will decide whether to

 - Repair them, or;
 - Replace them.

We will pay up to the maximum amount for that cover as listed in the additional covers section.
If your claim is liability claim, we may choose to take over the defence of the claim. When we settle your claim, the law that will apply is the law of the State or Territory where the loss, damage or liability occurred.
If you make a claim for your car or motorcycle, your premium may be affected.
2. If you need to pay an excess
We will tell you if you need to pay the excess to us, the repairer or the supplier. If we settle your claim we may deduct the amount of excess from the amount we settle your claim for.
3. If we decide your vehicle should be repaired, you can choose your own repairer or we can help you find one. We will also assist by arranging towing if your vehicle cannot be driven
If we authorise the repairer, we will deal directly with them about payment.
If we choose to pay you, we will pay you the fair and reasonable costs to repair your vehicle after deducting:

 - Any excess
 - Any input tax credit you are entitled to under *A New Tax System (Goods and Services Tax) Act 1999*.

We will make these deductions from any amount that we pay for other items covered by your policy.
4. If your vehicle is a total loss and we decide to pay you
We will pay the market value of your vehicle after deducting:

 - Any excess
 - Any unpaid premium
 - Any input tax credit you are entitled to under *A New Tax System (Goods and Services Tax) Act 1999*.
 - The unused portions of registration

After we settle your claim for a total loss your policy comes to an end and no refund of your premium is due. Any salvage becomes our property.
5. If your vehicle is a total loss and we have agreed to replace your vehicle
We will replace your vehicle with:

 - A vehicle of the same make, model and series, provided it is available locally, or
 - The nearest equivalent

We will also cover

 - The dealer delivery fee, and
 - The first 12 months of registration and Compulsory Third Party (CTP) insurance, if applicable on the replacement vehicle.

You will need to pay:

 - Any excesses that apply, and
 - Any unpaid premium

We will tell you to whom to pay these too.

After we settle your claim for a total loss your policy comes to an end and no refund
Of your premium is due. Any salvage becomes our property.

Contact Us

This booklet contains information about Calliden Insurance Limited Motor Vehicle Insurance Product Disclosure Statement and Policy Wording. This information was current at the date of preparation. More information about other Calliden Insurance Limited products and services, and up to date information may be available by calling 13 15 32 or visiting www.calliden.com.au.