



Complete Car Care Cover

Cover yourself against costly mechanical repairs, potential financial shortfalls & Roadside Assistance with Complete Car Care Cover.

Term of the Cover

A total of 60 months is provided under this Cover, for your peace of mind.

GAP Cover

In cases of 'total loss', NWC GAP product can cover the financial gap between the insured value of your vehicle and the total amount owed to your financier. We will also cover:

- On road costs when you purchase a replacement vehicle.
- Replacement vehicle's comprehensive insurance premium costs.

Plan	Gap Cover Benefit	Gap Cover Benefit Extras	Limit of Liability
A	\$10,000	\$1,000	\$10,000
B	\$10,000	\$ 2,000	\$10,000
C	\$15,000	\$ 4,000	\$15,000
D	\$30,000	\$ 5,000	\$30,000

National Roadside Assistance

National Roadservice Australia (NRA) aims to minimise the inconvenience and expense that accompanies unexpected breakdowns by providing reliable, 24 hour - 7 day per week assistance, no matter where you are in Australia. We can help you with:

- Flat Battery
- Flat Tyre
- Emergency Fuel
- Towing
- Motor Vehicle Hire
- Mechanical Breakdown Accommodation



Please refer to the PDS for all terms & conditions relating to this product.

Warranty

What happens if I breakdown?

If in the unfortunate event that your vehicle breaks down, NWC will promptly assess your Warranty Claim. There are no claim forms.

Will the repairs cost me anything?

All Warranty Claims are paid direct to the Repairer so you won't have to wait to be reimbursed.

What if I am a long way from home?

Your Vehicle can be repaired at any licensed Mechanical Workshop that is authorised by NWC, anywhere in Australia.

What is covered under the Warranty?

Parts and Labour

- Unlimited number of repairs on specified components (see table below).
- There are no kilometre restrictions relating to your coverage.

Covered Components	Plan A	Plan B	Plan C	Plan D
Engine	\$1,250	\$2,000	\$3,000	\$5,000
Gearbox/Transmission	\$1,250	\$2,000	\$3,000	\$5,000
Differential	\$1,250	\$2,000	\$3,000	\$5,000
Turbo Charger/Supercharger	\$1,250	\$2,000	\$3,000	\$5,000
Cooling System	\$350	\$800	\$1,250	\$1,500
Braking System	\$350	\$800	\$1,250	\$1,400
Electrical System	\$350	\$800	\$1,250	\$1,400
Steering System	\$350	\$800	\$1,250	\$1,400
Fuel System	\$350	\$800	\$1,250	\$1,400
Clutch System	\$350	\$800	\$1,250	\$1,400
Air Conditioning	\$350	\$800	\$1,250	\$1,400
Drive Shaft and Universals	\$350	\$550	\$1,250	\$1,400
Engine Computer	\$350	\$550	\$1,250	\$1,400
ABS System	\$350	\$550	\$1,250	\$1,400
Ignition System	\$350	\$550	\$1,250	\$1,400
Electronic Ignition Components	N/A	\$550	\$1,250	\$1,400
Cylinder Head	N/A	\$550	\$700	\$850
Radiator	N/A	\$400	\$550	\$700
Power Window Motors	N/A	\$400	\$550	\$700
Roadside Assistance	✓	✓	✓	✓

Please refer to the PDS for all terms & conditions relating to this product.

Complete Car Care Cover

Product Disclosure Statement
& Contract Booklet AFS Licence 290572





Product Disclosure Statement

This Product Disclosure Statement (PDS) describes the benefits, exclusions, and cost of the National Warranty Company Complete Car Care Cover as well as information about your rights if you decide to purchase this Cover.

This PDS contains the terms and conditions of the Cover. You should read it carefully before deciding to buy the Cover.

Neither we nor our Authorised Representatives can advise you on whether this Cover is suitable for your particular needs.

Who is National Warranty Company?

National Warranty Company (NWC) is the product issuer for this motor Vehicle Cover. This means that we are responsible for the payment of any claims you make under the terms of the Cover and not the Authorised Representative who sold you this Cover.

NWC holds an Australian Financial Services Licence which authorises us to deal in, and provide general advice on, motor Vehicle Gap Cover products and extended warranty products. Our AFS Licence number is 290572.

Our Cover

If you purchase this Cover it will come into effect upon the commencement date as specified on the Schedule.

The Cover will cease 60 months from the elected date of commencement or if a Gap claim has been made on this Cover.

Precondition for Sale of Cover

As a precondition to every sale:

- You must be at least 18 years of age; and
- Your Vehicle must be covered by a Comprehensive Insurance Policy for the term of this Cover.

Selecting Coverage Options

You have 4 options when selecting coverage.

Each option offers different levels of Cover. You should consider which level is most appropriate in your circumstances. Your Authorised Representative and NWC cannot advise you on which option best suits your personal circumstances – you must decide for yourself.

Plan A	Any Vehicle regardless of age and distance travelled.
Plan B	For Vehicles 20 years and under that have travelled less than 280,000 kms at the date of purchase.
Plan C	For Vehicles 15 years and under that have travelled less than 200,000 kms at the date of purchase.
Plan D	For Vehicles 10 years and under that have travelled less than 160,000 kms at the date of purchase.

1. Definitions used in these terms

“**Authorised Representative**” means agents of NWC who are authorised to advise on or arrange Cover or carry out other functions on behalf of NWC for which NWC’s business is required to be licensed.

“**Comprehensive Insurer**” means the Insurance company that has insured your Vehicle for loss or damage under your Comprehensive Insurance Policy.

“**Comprehensive Insurance Policy**” means the Insurance Policy that provides Cover for loss or damage and being in force at the date of the incident resulting in the Total loss.

“**Consequential Loss**” means damage caused to other components as a result of the initial failure of a separate component.

“**Cover**” means the terms and conditions contained in this PDS forming the agreement between NWC and you.

“**Covered Component**” means those components and parts listed in section 2.4.

“**Financier**” means the registered finance company noted in the Schedule.

“**Mechanical Failure**” means the total failure of a Covered Component to perform the function for which it was designed.

“**Schedule**” means the Schedule supplied by NWC detailing the information specific to your Cover, including the duration of the Cover, details of your Cover, the cost of the Cover and applicable taxes and the Cover options selected.

“**Total loss**” means the situation where your Vehicle is stolen and not recovered or is damaged beyond economical repair.

“**Total loss payout**” means the payout of the full market or agreed value of your Vehicle paid by the Comprehensive Insurance Policy.

“**Vehicle**” means the Vehicle described in the Schedule, including factory or manufacturer fitted equipment or accessories.

“**we/us/our**” means National Warranty Company Pty Ltd (ABN: 66 087 662 771 AFS Licence No:290572).

“**you/your**” means the purchaser and owner of the Cover as described in the Schedule.

2. What benefits are payable under this Cover?

2.1 Gap Cover Benefit

NWC will, in its absolute discretion, pay in the event your Vehicle is declared a Total loss by your Comprehensive Insurer and payment of the amount of the Total loss payout being made to the Financier; we will pay to the Financier the shortfall amount up to the maximum monetary limits set out below, subject to the terms and conditions of this Cover and the type of Cover selected.

Plan	Gap Cover Benefit	Gap Cover Benefit Extras	Limit of Liability
A	\$10,000	\$1,000	\$10,000
B	\$10,000	\$2,000	\$10,000
C	\$15,000	\$4,000	\$15,000
D	\$30,000	\$5,000	\$30,000

2.2 Gap Cover Benefit Extras

NWC will, in its absolute discretion, pay in the event your Vehicle is declared a Total loss by your Comprehensive Insurer and payment of the amount of the Gap Cover Benefit Extras payout being made to you.

The following Gap Cover Benefit Extras will apply:

- Payment of the Insurance excess in respect to the Total loss.
- On road costs, comprising of stamp duty, dealer delivery and registration costs to be paid in relation to a replacement Vehicle.
- Replacement premium on Comprehensive Insurance Policy.

2.3 Roadside Assistance

NWC provides complimentary roadside assistance with the following benefits.

Flat Battery

Jump start your Vehicle.

Flat Tyre

Change flat tyre with your roadworthy Vehicle spare.

Emergency Fuel

Supply 10 litres of regular fuel where available at your expense. If we are unable to supply fuel, we will provide a tow in accordance with the benefit entitlements, to a suitable location.

Towing - Breakdown Related Only

If the Vehicle is immobilised or is not safe to drive the Vehicle will be transported to the nearest Preferred Repairer or Authorised Repairer.

This service will be provided for free subject to the following limitations:

- Free Towing - Metropolitan Areas - up to 20 kilometres
- Free Towing - Country Areas - up to 50 kilometres

Motor Vehicle Hire

In the event of a mechanical breakdown more than 100km from home that renders your Vehicle unroadworthy for more than 48 hrs (excluding public holidays and weekends); we will assist you with the reimbursement of the motor Vehicle hire cost up to:

- \$100 per day / up to 4 days

For reimbursement of car hire, you must forward a copy of the motor Vehicle hire invoice. Insurance and fuel costs are not claimable.

Mechanical Breakdown Accomodation

In the event of a mechanical breakdown more than 100km from home that renders your Vehicle unroadworthy for more than 48 hrs (excluding public holidays and weekends); we will reimburse the cost for accomodation up to:

- \$150 per night (room charge only)

For reimbursement of accomodation, you must forward a copy of the accomodation invoice and motor Vehicle repair invoice.

For Roadside Assistance call 1800 101 022.

2.4 Warranty

The Covered Components and Financial Limits (inclusive of GST) are listed in this table. NWC will only pay to repair the Vehicle to a condition consistent with its age, condition and kilometres travelled. All claims will be paid up to the limits as shown in this table. Any component or event not listed in this table are not covered.

Covered Components	Plan A	Plan B	Plan C	Plan D
Engine Engine block, crankshaft, meshing timing gears, oil pump, pistons, piston rings, crankshaft bearings, cylinders, wristpins, camshaft, camshaft gears, connecting rods, internal bushings, balance shaft and bearings only.	\$1,250	\$2,000	\$3,000	\$5,000
Gearbox/Transmission Internal lubricated parts of both manual and automatic transmissions only.	\$1,250	\$2,000	\$3,000	\$5,000
Differential Internal lubricated parts only.	\$1,250	\$2,000	\$3,000	\$5,000
Turbo Charger/Supercharger Impellers and bearings only.	\$1,250	\$2,000	\$3,000	\$5,000
Cooling System Water pump (impeller, shaft bearings and bushings), viscous coupling, cooling fan and thermostat only.	\$350	\$800	\$1,250	\$1,500
Braking System Master cylinder, booster and brake calipers only.	\$350	\$800	\$1,250	\$1,400
Electrical System Alternator, generator, voltage regulator and windscreen wiper motor only.	\$350	\$800	\$1,250	\$1,400
Steering System Steering box, rack and pinion and feeder pipes only.	\$350	\$800	\$1,250	\$1,400

Covered Components	Plan A	Plan B	Plan C	Plan D
Fuel System Fuel injectors, carburettor and fuel pump only.	\$350	\$800	\$1,250	\$1,400
Clutch System Pressure plate only.	\$350	\$800	\$1,250	\$1,400
Air Conditioning Compressor, evaporator and condenser only.	\$350	\$800	\$1,250	\$1,400
Drive Shaft and Universals Drive shaft and universal joints only.	\$350	\$550	\$1,250	\$1,400
Engine Computer Internal components of engine ECU only.	\$350	\$550	\$1,250	\$1,400
ABS System ABS control unit only.	\$350	\$550	\$1,250	\$1,400
Ignition System Ignition switch, starter motor and distributor drive gear only.	\$350	\$550	\$1,250	\$1,400
Electronic Ignition Components Ignition module, ignition coil and crank angle sensor only.	N/A	\$550	\$1,250	\$1,400
Cylinder Head Head Gaskets, Cylinder Head, Valves and Lifters only.	N/A	\$550	\$700	\$850
Radiator Against leaks due to corrosion only.	N/A	\$400	\$550	\$700
Power Window Motors Motor only.	N/A	\$400	\$550	\$700
Roadside Assistance 24 hour/7 day	✓	✓	✓	✓

3. How much does this Cover cost?

The cost of this Cover is the Total cost set out below, including GST. The Total cost includes your agent's commission (see the Financial Services Guide for details).

PLAN	Cost
A	\$2,495
B	\$2,995
C	\$3,495
D	\$4,995

4. Taxation implications

The taxes and charges that apply to the Cover will be shown in the Schedule completed when the Cover is issued by your agent. The financial limit for each Cover includes any GST payable.

5. What are your Obligations under the Cover?

5.1 Applies to Gap Cover & Gap Cover Benefit Extras

The Vehicle must be covered by a current Comprehensive Insurance Policy at all times.

5.2 Applies to Warranty

From the date your Cover commences, you must comply with the following conditions. A failure to comply with these conditions may invalidate a claim or give us the right to cancel the warranty.

Minimise Damage - You, or any other person in control of the Vehicle, must take all reasonable precautions to minimise damage to the Vehicle and/or the Vehicle's Components when you or they suspect a Mechanical Failure may have developed.

Servicing Requirements - You must have the Vehicle serviced in accordance with the terms and conditions of the Cover by a licensed mechanic or service centre;

- For Vehicles under ten years of age that have travelled less than 200,000kms, servicing must be carried out on or before 10,000kms or every 6 months, whichever occurs first;
- For Vehicles ten years of age or more, and/or that have travelled over 200,000kms, servicing must be carried out on or before 5,000kms or every 3 months, whichever occurs first;

Coolants & Lubricants - Coolants and lubricants must be checked and maintained regularly;

Service Invoice - You must forward the service invoice (copy/original) detailing: the Vehicle's registration number, your name and address, kilometres at the time of service, the work performed, and the Cover number to NWC within seven days of servicing the Vehicle. Our contact details appear on page 11. Evidence of posting must be available if requested.

Road Worthiness - You must take all reasonable care to maintain the roadworthy condition of the Vehicle.

Operation - The Vehicle must at all times be operated in accordance with the manufacturer's instruction and in a manner consistent with the Vehicle's parts, designs and specifications.

6. Are there any significant risks relating to the Cover?

Discretionary risk product

This Cover is a discretionary risk product. This means that you are entitled to have your claim for assistance heard, but that NWC is not obliged to pay all claims that come within the terms and conditions of the Cover. You are entitled to have NWC decide whether or not to pay the entire claim or to make a contribution to your claim. We will always consider the merits of your claim when making this decision to ensure that we exercise our discretion in a fair or just way. If we decide not to pay your claim, you will have to bear the costs yourself.

Because NWC retains the discretion regarding the payment of claim, NWC may also decide to contribute to or pay entirely for repairs that do not come within the terms and conditions of the Cover.

Because this Cover is a discretionary product, it does not offer the same level of protection that an Insurance Policy may give you. NWC is not an Insurance company and we are not required to maintain the same financial resources that an Insurance company does. We do meet the “financial resources” licence condition attached to our AFS licence.

Financial limits

There is a risk that one or more of your claims may exceed the financial limit for each Component if the cost of the repairs exceed the limit stated for that Component you will be responsible for the additional cost. You should take care to ensure you select a Cover option that offers you the level of protection you are likely to require.

Complying with the Cover Conditions

There is also a risk that if you fail to meet any of the conditions attached in the Cover, we will not exercise our discretion in your favour, we have the right to cancel your Cover. You will be responsible for the repair costs for any Mechanical Failure that occurs during this period.

7. What we won't pay for

7.1 Applies to Gap Cover & Gap Cover Benefit Extras

We will not pay:

- If your Comprehensive Insurer replaced your Vehicle with a replacement Vehicle following a Total loss or you were offered a replacement Vehicle by your Comprehensive Insurer and you refused;
- For more than one claim on this Cover;
- If your Comprehensive Insurer does not pay out the full market value (on a market value Insurance Policy) or the full agreed value (on an agreed value Insurance Policy) following a Total loss for any reason;
- Any arrears deferred payments and/or late charges owed to the Financier at the time the Vehicle became a Total loss;
- Any penalty for early discharge or additional interest payments to the Financier;
- Any Gap Cover Benefit Extras claim made after 6 months from the date of the incident giving rise to a claim under this Cover;

- Any excess or additional payments due and applicable to your Comprehensive Insurance Policy;
- The amount of any increased liability where there has been a variation to your loan contract which has not been notified to us and confirmed by us as being covered by this Cover.
- You are not the registered owner of the Vehicle.

7.2 Applies to Roadside Assistance

This free service is not available for repetitive failures. Once a call-out has been provided for a breakdown, any subsequent call-outs arising from the same breakdown will be provided at your expense payable at the time of the call-out. This includes towing for a Vehicle that has been towed after hours to your home, a holding yard or other place of safety and subsequently requires further towing for the same breakdown. Roadside assistance is not available in remote or inaccessible areas.

7.3 Applies to Warranty

We will not pay for repair or replacement in the following circumstances:

- Any components NOT listed in Section 2.4;

Normal Maintenance Parts - Any parts that would normally be regarded as adjustments, calibrations, alignment, machining, keyways, servicing and/or maintenance related items this includes but is not limited to; auxiliary drive belts, tension devices, harmonic balancer, brake pads, bushes, discs and shoes, batteries, fan and timing belts, filters, gaskets and seals, hoses, light bulbs, lamps and fuses, mufflers, oils, oxygen sensors, rubbers, shock absorbers, solenoids, struts, spark plugs, tyres and wiper blades;

Failure To Follow Servicing Requirements - If you do not comply with the servicing requirements (see Section 2), including forwarding of service invoices and details within specified time frame;

Certain Uses - Damage to, or repairs of, a Vehicle that has been used for motor racing, motor events, or motor competitions, cartage of livestock, or stunts;

Negligence - Any Mechanical Failure caused by negligence or misuse. Any Mechanical Failure due to a lack of coolant, loss of lubricant, restricted oil pickup, excessive use of oil, or overheating;

Faults & Recalls - Failure caused by faulty design (common faults) or any expense arising from, or due to, the recall of the Vehicle by the manufacturer;

Continued Use - Any repairs required as a result of the continued operation of the Vehicle once a defect or fault has occurred;

Accident - Damage attributed to impact or road traffic accident;

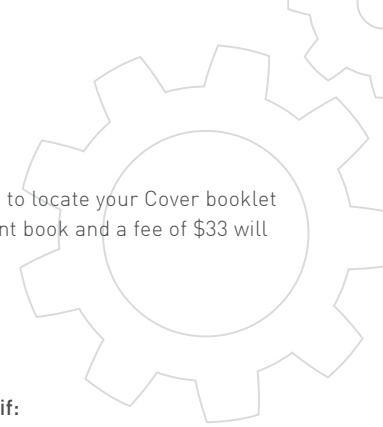
Pre-existing Defects - Defects existing at the time the Cover came into effect;

Fire - Repair or replacement for damage caused by fire;

Unauthorised Repairs - Any claims where you have not contacted NWC prior to the commencement of any repairs where NWC has not issued a work authorisation number;

Failure to Follow the Vehicle Manufacturer's Guidelines - Or exceeding the manufacturer's operating limitations;

Turbochargers/Superchargers/LPG Units - Any Mechanical Failure that can be attributed to the Vehicle being fitted with an LPG, turbocharger or supercharger unit other than a unit supplied, fitted or endorsed by the Vehicle's manufacturer;



Normal Wear & Tear - Any component Failure attributed to normal wear and tear, or Consequential Loss or damage, or any components/parts that are replaced at the time of the repair, which have not actually failed;

Modifications - Any Failure to the factory components as a result of alteration or modification to the manufacturer's specifications;

Personal Injury/Property Damage - Any liability for death, bodily injury, or damage to other property;

Rust/Contamination - Failure caused by rust or corrosion of any kind or contamination of fluids;

Consequential Loss - Any Consequential Loss or damage of any kind;

Abuse - Repair or replacement required due to misuse, neglect or abuse of the Vehicle;

Theft - This Cover provides you with no Cover against theft.

Submersion - Vehicles that have been submersed in water.

8. Cancellation

8.1 You may not cancel this Cover.

8.2 NWC may cancel this Cover if:

- You make any misrepresentation to us before entering this Cover;
- You or a person acting on your behalf, or otherwise with your knowledge, provide any false statement in support of a claim;
- Fail to comply with the Cover

9. Book Replacement

In the event that you lose or are unable to locate your Cover booklet you may apply to NWC for a replacement book and a fee of \$33 will be charged for this service.

10. Ineligibility

Applies to Warranty

You may be ineligible to make a claim if:

- You fail to minimise damage to the Vehicle by continuing to drive the Vehicle when damage to any of the Vehicle's components is suspected;
- Repairs are commenced or carried out without the express authority of NWC;
- You fail to provide proof of payment for services if required;
- You fail to comply with the servicing requirements in respect of the Vehicle as specified in Section 2;

If upon assessment of your claim enquiry, NWC discovers that you are in breach of your servicing requirements, you will be ineligible to claim for that specific repair or any faults whilst in breach of your service obligations. If this should occur, you will be responsible for the repair cost yourself, however, you will still be able to use our extensive network of approved repairers to ensure an efficient and cost effective repair process.

In order to make claims under the Cover in the future, you must submit to NWC a satisfactory mechanical inspection from an approved NWC repairer as evidence that the Vehicle is in good working order. The repair/inspection invoice date and kilometres

will be considered the “re-commencement” date for calculating servicing obligations for the remainder of the Cover term.

This means that even if you breach your servicing requirements, the Cover will not become void.

11. Making a claim

11.1 Applies to Gap Cover & Gap Cover Benefit Extras

- 11.1.1 Please call NWC on 1800 888 760 as soon as you suffer a Total loss.
 - 11.1.2 NWC will send a claim form for you to complete in full and return to us as soon as possible.
 - 11.1.3 You must give us written statements and any other information we ask for to support your claim and provide assistance when required.
 - 11.1.4 You may be required to release to us all documents relevant to any payout under your Comprehensive Insurance Policy and all documents relevant to verification of the amount you owe the Financier under the loan contract.
 - 11.1.5 This Cover will not take effect until such time the Comprehensive Insurer declare the Vehicle a Total loss and makes full settlement under the Comprehensive Insurance Policy.
- ### 11.2 Applies to Warranty
- 11.2.1 Read this Warranty to find out if your claim may be covered.

- 11.2.2 Contact NWC for the location of your nearest approved repairer on 1800 888 760.
 - 11.2.3 It is your responsibility to authorise and pay for any diagnosis necessary to determine if the problem falls within the Warranty. If the claim is authorised by NWC, the cost of the diagnosis will be included in the claim (up to the appropriate claim limit).
 - 11.2.4 This Warranty does not Cover any repairs commenced without the pre-approval of NWC. An authorisation number must be issued by NWC.
 - 11.2.5 After the problem has been diagnosed, the authorised repairer will fax NWC, quoting your contract number, current odometer reading of the Vehicle, a description of the problem, the repairs required, and the estimated cost of repairs. NWC will then make a decision about whether to exercise its discretion in your favour or not. NWC may inspect your Vehicle before authorising repairs.
 - 11.2.6 You will be required to contribute to the cost of coolants, lubricants and machining.
- ### 11.3 Applies to Roadside Assistance
- 11.3.1 For Roadside Assistance call 1800 101 022 for 24 hour/7 day service. Please refer to page 3 for all details.

13. Dispute resolution

If you wish to make a complaint about our services, products or any decision we make regarding a claim, you can contact our Complaints Officer on 1800 888 760.

We will acknowledge receipt of your complaint within 10 business days, and attempt to resolve it within a further 10 business days.

National Warranty Company Pty Ltd is a member of the Financial Ombudsman Service, an external dispute resolution scheme.

If you are not satisfied with the manner in which your complaint is handled, you are entitled to take your complaint to them. You can contact them on 1300 780 808. Any decision they make is binding on us but not on you.

14. Governing Law and Jurisdiction

These Cover terms are governed by the law of the State of Victoria and the Courts in that State have jurisdiction in any dispute arising under your Warranty.

This PDS was prepared on 23rd August 2010.

15. Contact us

National Warranty Company

PO Box 9091 Traralgon, Vic. 3844

Telephone: 1800 888 760 Fax: 03 5177 4050

Email: warranty@nwco.com.au

