

Sentinel Warranty

Combined Product Disclosure Statement and Financial Services Guide

Introduction

It is important that before You purchase the insurance You take the time to read and understand this Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG) in its entirety, as it contains important information as required under the financial service provisions of the Corporations Act 2001.

If You do not understand any part of this document, please contact NWC and they will be happy to explain any matter for You.

Certain defined terms are used throughout this PDS and Policy wording and the meanings of those terms can be found on page 2 under the definitions section of this document.

PLEASE TAKE THE TIME TO READ THROUGH THIS DOCUMENT CAREFULLY AND RETAIN FOR YOUR RECORDS

Preparation Date: 1st July 2016. V010716 NWC

Part A: Product Disclosure Statement

What is a Product Disclosure Statement (PDS)?

This PDS is designed to assist You in understanding this insurance You are considering so You can make an informed choice about whether You should purchase it.

Eric may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue You with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, We may issue You with notice of this information in other forms or keep an internal record of such changes. You can get a paper copy free of charge by contacting NWC using the details under the section "Who is the Administrator".

Other documents may form part of this PDS and the Policy. If they do, We will tell You in the relevant document.

Who is the Insurer?

Eric Insurance Limited ABN 18 009 129 793 AFSL 238279 (Eric), the issuer and underwriter of this insurance product, is an Australian owned insurance company which is authorised by the Australian Prudential Regulation Authority (APRA) to carry on general insurance business in Australia under the Insurance Act 1973 (Cth) and holds an Australian Financial Services Licence issued by Australian Securities and Investments Commission (ASIC).

If You need to contact Eric please do so through any of the options listed in the company details below:

PO Box 9106, Scoresby VIC 3179
Telephone: 1800 999 977
Web: www.ericinsurance.com.au
Email: info@ericinsurance.com.au

Who is the Administrator?

National Warranty Company (NWC) is the trading name of Davantage Group Pty Ltd ABN 35 161 967 166 who is the Administrator for this Policy.

If You need to contact NWC please do so through any of the options listed in the company details below:

PO Box 9091, Traralgon VIC 3844
Telephone: 1800 888 760
Facsimile: (03) 5177 4050
Web: www.nwc.com.au
Email: warranty@nwc.com.au

Our Contract with You

Where We agree to enter into a Policy with You, following payment or Your agreement to pay the Premium, it is a contract of insurance between Us and You (see definition of "You" for details of who is covered by this term).

The Policy sets out the Cover which We are able to provide You. You need to decide if the limits, type and level of Cover are appropriate for You and will Cover Your potential loss. If they are not, You may be underinsured and You may have to bear that part of any loss for which You are not covered.

The Policy consists of:

- This document which sets out the standard terms and conditions of Your relevant Cover, including its limitations and exclusions;
- The Policy Schedule issued by NWC. The Policy Schedule is a separate document, which shows certain insurance details relevant to You. It may include additional terms, conditions and exclusions relevant to You that amend the standard terms of this document. If the Policy is varied during the Period of Insurance We will send You an updated Policy Schedule taking into account the variations; and
- Any other change to the terms of the Policy otherwise advised by Us in writing (such as an Endorsement or Supplementary PDS) which may vary or modify the above documents.

These are all important documents and should be carefully read together as if they were one document to ensure that You are satisfied with the Cover. All Policy documentation should be kept in a safe place for future reference.

We reserve the right to change the terms of the Policy where permitted to do so by law.

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Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

1 Definitions and Interpretation

Certain words used in this PDS have special meanings. This Definitions section contains such terms. In some cases, certain words may be given a special meaning in a particular section of the Policy when used or in the other documents making up the Policy.

Headings are provided for reference only and do not form part of the Policy for interpretation purposes.

Australian Consumer Law: means the consumer protection sections under Australian Consumer Law found in schedule 2 of the Competition and Consumer Act 2010.

Additional Benefits: these are benefits in addition to the rights and remedies available under the Australian Consumer Law.

Administrator: refers to National Warranty Company which is the trading name of Davantage Group Pty Ltd.

Authorised Representative: means the representative of Us who is authorised to give general advice on, and deal in, warranty products on behalf of Us and who is named on the Policy Schedule.

Claim Benefit Limit(s): means the maximum amount We will pay for a Covered Component per accepted claim.

Consequential Loss: means any damage caused to additional Vehicle parts or components as a result of the initial failure of a Vehicle part or component.

Cover: means the protection provided by the Policy.

Cover Term: means the number of months specified in the Policy Schedule as the term of the Cover.

Covered Component(s): means those Vehicle components and parts described in Section 3 of this document.

Dealer Warranty: means the minimum statutory warranty obligations of motor Vehicle dealers as dictated by legislation in each state and any express warranty coverage provided by the dealer. It does not include any consumer guarantee applicable under the Australian Consumer Law or any insurance, for example, motor Vehicle insurance.

Endorsement: An additional term or condition applied by Us or an alteration requested by You. An Endorsement may be sent as a separate document or may be stated on the Policy Schedule.

Exclusions: refers to parts or components of the Vehicle which are not covered under this Policy. It also refers to situations or circumstances which will not be covered under this Policy. These are set out in Section 9.

Manufacturer: means the Manufacturer of the Vehicle.

Manufacturer Warranty: means the original warranty coverage for the Vehicle provided by the Manufacturer as an express warranty from the date of registration of the Vehicle. It does not include any consumer guarantee applicable under the Australian Consumer Law or any insurance, for example, motor Vehicle insurance.

Market Value: is the trade value of the Vehicle as detailed in the "Red Book".

Maximum Policy Benefit: means the maximum amount, in the aggregate, that may be paid under the Policy for any one and all claims combined.

Mechanical Failure: means the sudden and unforeseen failure of any Covered Component to perform the function for which it was designed, but does not include:

- Any failure of the Covered Component due to Normal Wear & Tear, normal deterioration, negligence; or
- Any failure of Vehicle components/parts that have reached the end of the normal working life because of age or usage.

Normal Wear & Tear: means the gradual reduction in a Covered Component's operating performance or ability to perform the functions for which it was designed, taking into account the Vehicle's age and kilometres travelled.

NWC: refers to National Warranty Company which is the trading name of Davantage Group Pty Ltd ABN 35 161 967 166.

Period of Cover: means the period beginning on the Commencement Date and ending on the date the Cover ceases, as shown on the Policy Schedule.

Policy: means the relevant insurance contract between Us and You. It consists of this document, the Policy Schedule and any other change to the terms of the Policy otherwise advised by Us in writing (such as Endorsements, Supplementary PDS's or notices We may give You from time to time).

Policy Schedule: means the relevant Schedule We issue (including on variation of the Policy) which includes Your details, the Vehicle details, the Policy number together with the details of Cover, Premium and other Policy details.

Premium: means the amount paid by You for the Policy, which includes any amounts We are required to pay in relation to compulsory Government charges such as Stamp Duty, GST and Fire Service levy, where applicable.

Red Book: is the Vehicle valuation guide provided by Automated Data Services Pty Ltd and used by Us to establish the Market Value of Your Vehicle.

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Supplementary PDS: A document of that name which We may issue to You that updates or adds to the information in the PDS.

Vehicle: means the Vehicle described in the Policy Schedule.

We, Us, Our: means Eric Insurance Limited ABN 18 009 129 793

You, Your: means the person named in the Policy Schedule as the purchaser and owner of the Vehicle.

2 Cover Provided

2.1 Cover Options

This Policy is designed to reduce the financial impact of unexpected mechanical or electrical failure to the Vehicle by providing parts and labour cover on Covered Components as listed in Section 3.

Please read this document for full terms, conditions, Covered Components, Claim Benefit Limits and Exclusions.

There are four (4) level options when selecting a Cover for Your Vehicle. Each option offers different levels of cover for the various Covered Components. You should consider which level is most appropriate to Your circumstances.

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.

2.2 Information About Your Rights Under The Law

Your Vehicle may come with a Manufacturer Warranty and/or with a Dealer Warranty which, to the extent applicable to You, cannot be excluded by Australian Consumer Law ("ACL") or other applicable laws. This policy does not commence until your Manufacturer Warranty and/or with a Dealer Warranty expire.

Any benefits that You may have under the Policy are in addition to, but may overlap with (to an extent), other rights and remedies You have under any laws (including the ACL) in relation to the goods and services to which this Policy relates.

If You choose to purchase the Policy, You will be purchasing protection for your Vehicle in accordance with the terms and conditions outlined in this document. In some cases this protection will overlap (partially or wholly) with the rights and remedies available to You under any applicable laws, including the ACL. Any rights or remedies You may have under any laws will not be affected by purchasing the Policy and you are entitled to enforce those rights and remedies or rely on the protection provided by this policy at your discretion.

Although You are not required to pay for any rights or remedies You have under the Australian Consumer Law or equivalent rights and remedies, the amount You pay for the benefits under the Policy will not change to the extent that Your rights under the Australian Consumer Law or any applicable laws overlap with such benefits.

2.3 Preconditions To Cover

As a precondition to the purchase of this Policy You must:

- Be at least 18 years of age;

Your Vehicle must:

- Be in a roadworthy condition and mechanically sound at the time of Policy purchase; and
- Have current motor Vehicle registration.

2.4 Commencement Of Cover

The Policy will come into effect on the commencement date as specified on the Policy Schedule. Once the Premium has been fully paid and has been accepted by Us, the Cover will continue for the period specified in the Policy Schedule, provided that all terms and conditions of the Policy are complied with. If the Vehicle is covered by any Manufacturer's Warranty or Dealer Warranty, this Policy will commence on the day following the expiry of that warranty.

2.5 Cover Term

The available Cover Terms are 12, 24, 36 and 60 months. The Cover Term You have selected will appear on Your Policy Schedule.

3 Covered Components

3.1 What is Covered

The Covered Components and Claim Benefit Limit(s) (inclusive of GST) are listed in the table on the following page. We will only pay to repair the Vehicle to a condition consistent with its age, condition and kilometres travelled. Each claim will be paid up to the Claim Benefit Limit(s) as shown in the table on the following page. Any component not listed in the table will not be covered by this Policy. Claims are administrated by NWC.

3.2 Maximum Policy Benefit

Regardless of the number of claims made, the maximum amount payable for each and all claims combined under the Policy (Maximum Policy Benefit) is limited to the Market Value of Vehicle.

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Covered Components	Claim Benefit Limit			
	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
Turbocharger/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
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	\$800	\$1,250	\$1,400
ABS System: ABS control unit only.	\$350	\$550	\$1,250	\$1,400
Engine Computer: Internal components of engine ECU 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.	Not Covered	\$550	\$1,250	\$1,400
Electronic Transmission Components: Computer and solenoids only.	Not Covered	\$400	\$550	\$700
Cylinder Head: Head gaskets, cylinder head, valves and lifters only.	Not Covered	\$400	\$550	\$700
Radiator: Leaks due to split or fractured tank only.	Not Covered	\$400	\$550	\$700
Power Window Motors: Motor only.	Not Covered	\$400	\$550	\$700

4 Additional Benefits

4.1 Accommodation

We will reimburse You up to \$100.00 per day for a maximum of five (5) days towards the cost of accommodation actually paid and reasonably incurred under the following circumstances:

- If the failure is accepted as a claim under the terms of the Policy; and
- If the failure occurs beyond 100km from Your usual residence; and
- The Vehicle is immobilised for more than one (1) day.

4.2 Car Hire

We will reimburse You up to \$50.00 per day for a maximum of seven (7) days, towards the cost of car hire actually paid and reasonably incurred under the following circumstances:

- If the failure is accepted as a claim under the terms of the Policy; and
- The repair takes more than five (5) business days after the date of authorisation to be completed.

4.3 Transfer of Policy

If You sell the Vehicle, We may in Our absolute discretion (but acting reasonably at all times), permit the transfer of Your Policy to the new purchaser unless We reasonably consider that You have not complied with the provisions of the Policy.

In order to validate the transfer You must, within seven (7) days of the sale of the Vehicle, provide NWC with:

- A satisfactory mechanical inspection from an approved NWC repairer; and
- The transfer fee of \$100.00; and
- A completed Transfer of Ownership form which can be downloaded from www.nwc.com.au or by contacting NWC on 1800 888 760.

The Policy cannot be transferred to another Vehicle.

4.4 Ease of Claim Lodgement

In the event of a claim, simply contact NWC prior to the commencement of any repairs. It is not necessary to fill out any claims forms.

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4.5 Speedy Claim Assessment

Claims are assessed during normal working hours within four (4) hours of NWC receiving a satisfactory report and quote for the repair.

4.6 No limit to the number of Claims

There is no limit to the number of claims made under the Policy during the Cover Term.

4.7 Quality Guarantee

If Your Vehicle suffers a failure during the Cover Term, any authorised repairs carried out under the Policy will be covered for the remaining Cover Term.

5 What are Your Obligations Under the Policy?

From the date Your Policy commences, You must comply with the following conditions. Failure to comply with these conditions may invalidate a claim.

5.1 Servicing Requirements

You must have the Vehicle serviced in accordance with the terms and conditions of the Policy by a licensed mechanic or service centre at the following intervals:

- Servicing must be carried out on or before 10,000km or 6 months, whichever occurs first.

5.2 Coolants and Lubricants

Must be checked and maintained regularly.

5.3 Service Invoice Records

To assist with prompt claims assessment please ensure You forward each service invoice (copy/original) to NWC detailing:

- The Vehicle's registration number, Your name and address, kilometres at the time of service, the work performed, and the Policy number.

Service invoices can be uploaded direct to NWC via their website www.nwc.com.au/personal/home-p. Alternatively You can post or email the invoices to NWC (see "Who is the Administrator" section for details).

The processing of Your claim may be delayed or declined if We do not have invoices detailing the service history of the Vehicle. Further, We will not be liable or responsible for loss, damage, expenses or other liability You may incur as a result of any delays relating to the repair of Your Vehicle which is caused due to delays in obtaining parts and/or materials required.

5.4 Road Worthiness

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

5.5 Operation

The Vehicle must at all times be operated in accordance with the manufacturer's instructions and in a manner consistent with the Vehicle's design and specifications.

5.6 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 Covered Components when You or they suspect a Mechanical Failure may have developed.

6 Policy Cost and Tax Implications

6.1 How Much does the Policy Cost?

The Premium is the amount You pay to Us for this Policy inclusive of GST & stamp duty and will be shown on Your Policy Schedule.

6.2 Tax Implications

The taxes and charges that apply to the Policy will be shown on the Policy Schedule. The Claim Benefit Limit for each Covered Component includes any GST payable for repairs and replacement.

7 Making a Claim

7.1 Contact NWC on 1800 888 760 for the location of Your nearest approved repairer.

7.2 The Policy does not cover any repairs commenced without pre-approval from NWC. An authorisation number must be issued by NWC to the repairer.

7.3 It is Your responsibility to authorise and pay for any diagnosis necessary to determine if the problem falls within the terms of the Policy. If the claim is authorised by NWC, the reasonable cost of the diagnosis will be included in the claim (up to the appropriate Claim Benefit Limit).

7.4 After the problem has been diagnosed, the authorised repairer will contact NWC, quoting Your Policy 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 the problem falls within the Cover provided by the Policy. NWC may inspect Your Vehicle before authorising any repairs.

7.5 You will be required to contribute to the cost of coolants, lubricants and machining.

7.6 To make a claim in respect of Accommodation (Section 4.1) or Car Hire (Section 4.2) forward a copy of Your paid tax invoice to NWC, quoting the Policy number, ensuring Your current address is provided. If approved, NWC will forward payment within fourteen (14) days.

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Ineligibility

- 8.1** You may be ineligible to make a claim, or We may decline a claim under the Policy 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 5.
- 8.2** If upon assessment of Your claim, 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.
- 8.3** Should You be in breach of Your servicing obligations, in order to make claims under the Policy 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 "recommencement" date for calculating servicing obligations for the remainder of the Cover Term.

9 What We won't pay for (Exclusions)

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

Any components **NOT** listed in Section 3;

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

Accident - Damage attributed to impact or road traffic accident;

Certain Uses - Damage to, or repairs of, a Vehicle that has been used for motor racing, motor events, or motor competition, stunts, or caused by exceeding the manufacturer's operating limitations;

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

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

Failure To Follow Servicing Requirements - If You do not comply with the servicing requirements listed in Section 5;

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;

Fire - Repair or replacement for damage caused by fire;

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

Negligence - Any 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;

Normal Maintenance - Any parts that would normally be regarded as adjustments, calibrations, alignment, machining, servicing and/or maintenance related items;

Normal Wear & Tear - Any component failure attributed to Normal Wear & Tear, or any components/parts that are replaced at the time of the repair, which have not actually failed;

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

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

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

Seals & Gaskets - Repair or replacement of seals, gaskets or any component/part damaged due to their failure;

Submersion - Vehicles that have been submersed in water;

Theft - The Policy does not cover against theft;

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;

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.

10 Cancellation

10.1 CANCELLATION BY YOU

If You wish to cancel the Policy, You can do so at any time by providing Us with notice in writing. We will deduct from the Premium You paid an amount that covers;

I. The period You have been insured for;

II. A cancellation fee of 15% of the Premium; and

III. The amount of any claims paid.

We will not charge a cancellation fee if You cancel the Policy during the cooling off period or if We cancel the Policy for any reason during that period. If Your Vehicle is the subject of a finance agreement, the written approval of the Financier must be obtained prior to consideration of a request to cancel the Policy.

Cancellation by You will be effective by 4pm AEST on the day We receive Your cancellation notice or the date specified in Your cancellation notice (whichever occurs last).

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10.2 CANCELLATION BY US

We may cancel or avoid the Policy for any reason permitted under law. For example We may cancel or avoid the Policy if You:

- Made a misrepresentation to Us before entering into the Policy;
- Fail to comply with the duty of disclosure or the duty of utmost good faith;
- Fail to comply with a provision of the Policy (including the obligation to pay the Premium on time); or
- Make a fraudulent claim under the Policy or any other insurance Policy.

If We cancel the Policy, We will give written notice to You personally, to Your agent or by post to Your last known address. Such notice will be effective from 4pm Australian Eastern Standard Time on the 7th day after the day it is given to You, unless it specifies a later date. You may be entitled to a pro rata refund of the Premium for the remaining Period of Cover, which is calculated as stated in "Cancellation By You" section.

Where the Policy has been financed, You authorise Us to pay any refund direct to the Financier unless the Financier otherwise authorises the refund to be paid direct to You.

If the Vehicle is repossessed by the Financier then a pro-rata refund of the Premium will be repayable to the Financier.

10.3 COOLING OFF PERIOD

You have the right to return the Policy to Us within 14 days of the date that it was issued or sold to You ("cooling off period") unless You make a claim or exercise any of Your rights under the Policy within the cooling off period.

If You return the Policy during the cooling off period, We will refund the Premium and any fees charged by NWC and Your finance broker. The Policy will be terminated from 4pm AEST on the date You notify Us of Your request.

To return the Policy, You must notify NWC in writing within the cooling off period. You can do this by contacting NWC by the methods detailed in the "Who is the Administrator" section.

11 Are there any Significant Risks relating to the Policy?

11.1 Claim Benefit Limits

There is a risk that one or more of Your claims may exceed the Claim Benefit Limit for each Covered Component if the cost of the repairs exceeds the limit stated for that Covered Component. You should take care to ensure You purchase a Policy option that offers You the level of protection You are likely to require.

11.2 Complying with the Policy Conditions

There is also a risk that if You fail to meet any of the conditions attached in the Policy and You may be ineligible to make a claim. You will be responsible for the repair costs for any Mechanical Failure that occurs during this period.

12 Privacy

Personal information is essentially information or an opinion about an identified individual or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether recorded in a material form or not. See the Privacy Act for full details. You can choose not to provide Us with some of the details or all of Your personal information, but this may affect Our ability to provide You with Our services or products or properly manage and administer services and products provided to You or others.

We, and Our agents, need to collect, use and disclose Your personal information in order to consider Your application for the Policy, provide the cover You have chosen, calculate or offer discounts to You, administer the Policy, assess, investigate, handle and settle any claim, communicate with You both by mail and electronically about Your Policy, make special offers of other services and products provided by us or those we have an association with, that might be of interest to you and conduct product and service research, data analysis and business strategy development.

For these purposes, We can collect Your personal information from and/or disclose it on a confidential basis to, Our related entities, Our distributors and other agents or contractors, other insurers (including reinsurers), insurance reference bureaux, law enforcement agencies, investigators, lawyers, accounting and other professional advisers, Your agents, actuaries, translators, loss assessors and adjusters, financiers, credit agencies, and other parties We may be able to claim or recover against, anyone either of us appoint to review and handle complaints or disputes, and any other parties where permitted or required by law. Your Personal information may also be disclosed to entities related to Us, reinsurers, cloud service providers, which may be located in Australia or Overseas. The countries where your information may be disclosed include but are not limited to the United States of America, China, New Zealand or other countries where we or our distributors have a presence. We prohibit the above entities from using Your personal information for purposes other than those We supplied it for. The disclosure of your personal information may only be used for administration of systems in addition to the purposes listed above.

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We regularly monitor and audit the security of your information in accordance with current information security standards.

We collect personal information directly from You unless You have consented to collection from someone other than You, it is unreasonable or impracticable for Us to do so or the law permits Us to. Where You provide personal information to Us about another person, You must be authorised to provide that information to Us and inform that person of this Privacy Notice including who We are, how We use and disclose their information, and how they can gain access to that information. By providing Us with personal information you and any other person You provide personal information for, consent to this use and these disclosures unless You tell Us otherwise. If you wish to withdraw your consent, including for things such as receiving information on products and offers by Us or persons We have an association with, please contact Us.

You may seek access to personal information We hold about You and seek correction of that record by calling 1800 999 977. If You would wish to lodge a complaint with Us about a potential breach of Your privacy You may do so as outlined in Our Privacy Policy and in the Dispute Resolution section of this PDS. Please contact us if You would like a copy of Our Privacy Policy. The Privacy Policy is also website www.ericinsurance.com.au.

13 Dispute Resolution

We have an internal procedure for Dispute Resolution so that if at any time Our products or services have not satisfied Your expectations You can contact Us. If You have a complaint, please give Us every opportunity to try to resolve Your complaint.

Step 1: Contact the NWC Complaints Officer

If You have a complaint, You can contact the NWC Complaints Officer on 1800 888 760. Your complaint will be acknowledged immediately and the NWC Complaints Officer will try to resolve Your complaint within 5 - 10 business days.

Step 2: Contact Eric's Compliance Manager

If the complaint is still not resolved to Your satisfaction, Eric's Compliance Manager will refer Your dispute to Our Internal Dispute Resolution (IDR) Committee for review. The IDR Committee members are independent and have the authority to review the decision. The IDR Committee will inform You of the final decision within 15 business days.

A dispute can be referred to the Financial Ombudsman Service (FOS) subject to its terms of reference. It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms and its contact details are:

The Financial Ombudsman Service
Local call: 1800 367 287
Post: GPO Box 3, Melbourne, Victoria 3001
Website: www.fos.org.au

14 Code of Practice

The Insurance Council of Australia (ICA) has developed a voluntary General Insurance Code of Practice (the Code) to which We are a signatory. This Code aims to raise the standards of practice and service within the general insurance industry.

- We will only ask for, and take into account, relevant information when selling insurance;
- Our representatives will act in an honest, fair, efficient and transparent manner;
- We will respond to routine requests for information within 10 business days; and
- We will keep You informed of the progress of Your claim.

To obtain a copy of the Code visit www.codeofpractice.com.au or call (02) 9253 5100.

15 Compensation Arrangements and Financial Claims Scheme

We are an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act. The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempt from the requirements to meet the compensation arrangements Australian Financial Services Licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and could not meet Our obligations under the Policy, a person entitled to claim under the Policy may be entitled to payment under the Financial Claims Scheme. Access to the scheme is subject to eligibility criteria. Please refer to www.apra.gov.au or call the APRA Hotline on 1300 13 10 60 for more information.

Sentinel Warranty

Combined Product Disclosure Statement and Financial Services Guide

16 Governing Law and Jurisdiction

The Policy is governed by and construed in accordance with the law of Victoria Australia and the Insured agrees to submit to the exclusive jurisdiction of the courts of Victoria and agrees that it is its intention that this Jurisdiction and Choice of Law clause applies.

17 Further Information and Confirmation of Transactions

If You require further information about this insurance or wish to confirm a transaction, please contact the Administrator.



Insurer

Eric Insurance Limited
(ABN 18 009 129 793)

Australian Financial Services Licence Number 238279

Sentinel Warranty

Combined Product Disclosure Statement and Financial Services Guide

Service Advice .1

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

1

Service Advice .2

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

2

Service Advice .3

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

3

Service Advice .4

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

4

Service Advice .5

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

5

Service Advice .6

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

6

Sentinel Warranty

Combined Product Disclosure Statement and Financial Services Guide

Service Advice .7

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

7

Service Advice .8

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

8

Service Advice .9

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

9

Service Advice .10

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

10

Service Advice .11

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

11

Service Advice .12

To the Repairer: In the best interests of your customer, please fill out all the information below.

Invoice /Job No: _____

Registration No: _____

Odometer: _____

Date: _____

REPAIRER/SERVICE CENTRE STAMP:

12

Sentinel Warranty

Combined Product Disclosure Statement and Financial Services Guide

Part B: Financial Services Guide

This Financial Services Guide (FSG) describes the financial services that are provided when you purchase this warranty insurance underwritten by the insurer Eric Insurance Limited (AFSL 129 793) ("Eric") through the persons specified below. It is designed to assist you in deciding whether to use these services. It also contains general information about the relevant persons, how they and other persons or organisations are paid in relation to the services and how to make a complaint.

The Product Disclosure Statement (PDS) (Part A of this document) contains information on the benefits and significant characteristics of this insurance and of the rights, terms and conditions attaching to it. It is aimed at assisting you to compare insurance products so that you can make an informed choice about whether to acquire the product.

The Services

Your finance broker assisting you in applying for this insurance and the Dealer listed below act as Authorised Representatives of and are authorised to arrange the warranty insurance and assist with applications as agent for Eric. They can answer questions about the warranty, assist with your application and accept payment. They can give you general advice, but not advice about whether the warranty is suitable for your personal needs or situation.

Eric has also appointed Davantage Group Pty Ltd (AR No. 471812) trading as National Warranty Company ("NWC") under binder as its Authorised Representative to issue the insurance offered to you by your finance broker and to handle claims and policy administration including cancellations, variations, claim settlements and policy transfers on Eric's behalf.

The Fees

When your finance broker arranges the insurance, the Dealer will include a fee for their and your finance broker's services in handling your application. NWC also charge a fee for issuing the insurance. These fees are in addition to the premium charged by Eric as insurer. If you cancel the insurance and you are entitled to a refund in accordance with clause 10.1 of the PDS, NWC will also refund a proportionate amount that is pro-rated for the remaining period of cover of the Dealer's fee and NWC's fee (see Cancellation Section in Part A for details).

Your finance broker may receive a bonus from the Dealer for arranging the insurance if certain criteria is met. NWC may also provide your finance broker and the Dealer with non- monetary benefits from time to time, including tickets to sporting events and other gifts.

Complaints and Disputes

If you wish to make a complaint regarding any aspect of your relationship with your finance broker, the Dealer, NWC or Eric, your warranty or the services provided by your finance broker in relation to the warranty, contact NWC's Complaints Officer on 1800 888 760. Your complaint will be acknowledged immediately and NWC and Eric will try to resolve it within ten (10) business days. Once your complaint is reviewed, if you are dissatisfied with the resolution you may contact Eric and request that your dispute be heard by Eric's Internal Dispute Resolution Committee.

Eric is a member of Financial Ombudsman Service Ltd (FOS), an external dispute resolution scheme. If you are not satisfied with how your complaint has been handled, you can contact FOS on 1800 367 287 and they will consider your complaint. This is a free service.

Professional indemnity insurance is in place and it covers your finance broker, Dealer and NWC for any errors or mistakes relating to the financial services described in this FSG. This insurance meets the requirements of the Corporations Act.