

Product Disclosure Statement - Part B Gold Car Insurance Policy

WHAT IS A PRODUCT DISCLOSURE STATEMENT?

This Product Disclosure Statement will assist you to make an informed decision about our insurance product. It consists of two parts, which you should read before making a final decision to purchase:

- 1) PART A contains the general terms and conditions of all our policies.
- 2) **PART B** contains specific details about the product option that you selected.

IF YOU HAVE ALREADY PURCHASED OUR POLICY:

This Product Disclosure Statement becomes your INSURANCE CONTRACT together with the most recent:

- INSURANCE CERTIFICATE
- YOUR DECLARATIONS
- COVER LETTER

After reading the documents carefully, you should keep them in a safe place for future reference.

Product Disclosure Statement - Part B - Page 1

LIMITS REFERRED TO IN PART A

Personal Effects (including theft and forced entry)	\$500 (and also up to \$500 for child seats or capsules while in your car)
Hire Car after Theft	\$1000
Trailer / Caravan	\$1000
Emergency Transport and Accommodation	\$100 per day, up to \$850 in total.
New Car Replacement	The earlier of 2 years or 40,000 kilometres from original registration in your name.

EXCESS ON CLAIMS

This is the amount you may have to pay towards each claim.

- Basic Excess applies to all claims. It will be a standard amount, or you may also be able to choose a higher amount to obtain a lower premium. In some circumstances we may decide to impose a higher excess.
- Additional Excesses apply as follows when the car is driven by a person who is not an excluded driver, but who:
 - is under 21 years of age
 - is aged 21 to 24 years inclusive
 - has not held a full Australian licence for at least 2 years
 - is not listed as a driver on the Insurance Certificate

The total excess you have to contribute to a claim is the sum of the Basic Excess and all of the Additional Excesses which apply to the driver of the car. We will advise you of all excess amounts when you apply for the insurance.

The product option you have selected features the following additional benefits:

Accident Clean Up

We will pay up to \$500 necessarily incurred for removal of your car debris from the scene of an accident.

Death Benefit

We will pay \$5,000 to your legal representative if your death results within 12 months from injury caused in an accident while driving the car. The maximum payable for any accident is \$5,000.

Product Disclosure Statement - Part B - Page 2

Replacement Keys

If the remote locking device or keys to the car are stolen and not recovered, we will pay up to \$1,000 to replace them and recode the locks. We will only pay if you have reported the theft to the police.

NO CLAIM DISCOUNT PROTECTION (OPTIONAL)

This optional benefit applies only if noted "Yes" on the Insurance Certificate.

You are entitled to make 1 claim during the current period of insurance, or 2 claims in a 3-year period without affecting your NCD. For additional claims, your NCD will be reduced on renewal.

However, if "Rating 1 for Life" is shown on your Insurance Certificate, you will keep your maximum NCD (Rating 1) for life, as long as you continue your policy with this NCD Protection.

If "Rating 1 for Life" is not shown on your Insurance Certificate, you will qualify for this extra benefit after holding this policy for 2 years continuously with NCD protection and without making any claim.

REDUCED WINDOW GLASS EXCESS (OPTIONAL)

This optional benefit applies only if noted on the Insurance Certificate.

HIRE CAR FOLLOWING AN ACCIDENT (OPTIONAL)

Available with comprehensive cover if noted on the Insurance Certificate.

After we agree to pay your claim and you have made the car available for repairs we will arrange for a "compact" hire car for you to use until your car is fixed or your claim settled, not exceeding 14 days ("period of cover").

The benefit covers the cost of the daily hire for a "compact" car during the period of cover. We will only pay hire car costs arranged and authorised by us. You need to agree to the hire car company hiring conditions (including paying a rental bond, insurance and any excess if you damage the car) and collect and return the hire car.

FEES THAT MAY BE CHARGED

Once you have taken out a policy, our agent, as shown on your Insurance Certificate may charge any of the fees below (if applicable):

Policy Amendments	\$11.00
Early Cancellation	\$33.00
Instalment Processing - New policies	10 payments of 77 cents per \$100 of premium or part thereof
Instalment Processing - Renewing policies	12 payments of 66 cents per \$100 of premium or part thereof
Payment Resubmission	\$11.00

