

Veteran, Vintage & Classic Vehicle Insurance

Product disclosure statement
and policy booklet



SA

*experience
the difference*



Thank you for choosing SGIC.

SGIC has been insuring South Australians for over 40 years. And that's the difference we offer you – experience. It's this experience that helps us provide you with great customer service as well as quality cover to protect the things you value.

Plus, when you need us, we provide a simpler way to make a claim, so that you're back on your feet as quickly as possible.

This booklet contains information you need to know about your insurance policy. If you have any questions, or if there's anything we can help with, get in touch today.

 **133 233**

 **Visit your local office**

Veteran, Vintage & Classic Vehicle Insurance

Supplementary Product Disclosure Statement



These Supplementary Product Disclosure Statements (Supplementary PDS) update, and should be read with, the Veteran, Vintage & Classic Vehicle Insurance Product Disclosure Statement and Policy Booklet (PDS) Edition 1. These documents together with your current Certificate of Insurance make up the terms and conditions of your insurance contract with us.

SUPPLEMENTARY PDS 1.1

This Supplementary Product Disclosure Statement (Supplementary PDS) Edition 1.1 will apply to policies with a commencement date on or after 2 June 2008 or with a renewal effective date on or after 30 June 2008.

CLASSIC VEHICLES (PAGE 5 AND 42)

We have made a change to our definition of classic vehicle. Vehicles that are 15 years of age or more and recognised by us as a collectable vehicle, are now considered to be classic vehicles.

WHAT WE WILL COVER (PAGE 5)

We have made a change to our mileage acceptability. We have increased our mileage acceptability from 8,000 km during a 12 month period to 9,000 km during a 12 month period. Please read the PDS for full terms and conditions.



EMERGENCY REPAIRS (PAGE 11)

We have made a change to the amount we will pay for emergency repairs. The maximum amount we will cover for any emergency repairs when you make a claim has increased from \$350 (inclusive of GST) to \$500 (inclusive of GST). Please read the PDS for full terms and conditions.

PERSONAL ITEMS (PAGE 12)

We have made a change to the amount we will pay for personal items. The maximum amount we will pay up to when you make a claim to repair or replace personal items has increased from \$350 (inclusive of GST) to \$500 (inclusive of GST). Please read the PDS for full terms and conditions.

TRAILER DAMAGE WHILE ATTACHED TO YOUR VEHICLE (PAGE 13)

We have made a change to the amount we will pay for trailer damage while attached to your vehicle. The maximum amount we will pay to repair or replace your trailer when you make a claim for loss or damage to your trailer while attached to your vehicle has increased from \$350 (inclusive of GST) to \$500 (inclusive of GST). Please read the PDS for full terms and conditions.

NRMA TRAVELLER CARE (PAGES 16 TO 19)

NRMA Traveller Care benefits are now provided by Insurance Australia Limited ABN 11 000 016 722.

SUPPLEMENTARY PDS 1.2

This Supplementary Product Disclosure Statement (Supplementary PDS) Edition 1.2 will apply to policies with a commencement date on or after 1 April 2011 or with a renewal effective date on or after 1 April 2011.

NEW FINANCIAL CLAIMS SCHEME

If we become insolvent, this policy may be protected under the Federal Government's Financial Claims Scheme administered by APRA. This means that if you meet certain eligibility criteria you may receive payment under the scheme.

For more information please see www.apra.gov.au or contact APRA hotline on 1300 55 88 49.

CHOOSE THE RIGHT INSURANCE (PAGE 21)

The following requirement:

Before we can provide you with Veteran, Vintage and Classic Vehicle Insurance policy you must already have held a motor vehicle policy for:

- ▶ Five years claim free on a Comprehensive Motor Insurance Policy, or
- ▶ Ten years claim free on a Third Party Fire and Theft or Third Party Property Damage Insurance Policy

has been replaced with:

Before we can provide you with Veteran, Vintage and Classic Vehicle Insurance, the driver must have had at least 2 years driving experience and no claims or incidents within the past 2 years.

21 DAY COOLING-OFF PERIOD (PAGE 23)

We have made a change to when your cooling off period commences.

Your cooling off period starts on the date your policy is issued, rather than its start date. The issue date is the date that we agree to cover you, rather than the date your policy commences.

HOW TO RESOLVE A COMPLAINT (PAGE 29)

The external dispute resolution scheme is now administered by the Financial Ombudsman Service (FOS). The FOS is contactable on 1300 780 808.

HOW TO MAKE A CLAIM (PAGE 32)

We have changed our claims operating hours. If you need to make a claim, we are available to take your call 24 hours a day, 7 days a week on 1800 634 686.

SUPPLEMENTARY PDS 1.4

This Supplementary PDS Edition 1.4 updates and replaces Edition 1.3. It will apply to policies with a commencement date on or after 24 November 2013 or with a renewal effective date on or after 6 January 2014.

PERSONAL ITEMS (PAGE 12)

We have made a change to the cover we provide for personal items if your vehicle is a motorcycle.

We have removed the following wording:

The maximum amount we will pay up to when you make a claim to repair or replace personal items has increased from \$350 (inclusive of GST) to \$500 (inclusive of GST). Please read the PDS for full terms and conditions.

We replaced it with:

- ▶ pay up to \$3,000 (inclusive of GST) for damage to your motorcycle helmet, protective jacket and accessories which are specifically designed to be worn by a motorcycle rider. This cover is only applicable if you are claiming for damage to your motorcycle from the same incident.

BASIC EXCESS (PAGE 40)

We have introduced a new range of basic excess amounts.

You may be entitled to vary your basic excess amount. If you choose a higher basic excess on your Policy you can reduce your premium. You may also choose to lower or remove your basic excess by paying an additional premium.

You may choose one of the following excess amounts: \$0, \$300, \$500, \$750, \$1,000.

We removed the following wording:

However

you cannot pay an extra premium

- ▶ to remove a basic excess.

DISCOUNTS YOU MAY BE ELIGIBLE FOR

We have introduced a new Loyalty Discount and it will apply to each SGIC Veteran, Vintage and Classic Insurance Policy you take out with us.

After the current wording on page 23 in the PDS under the heading 'How we work out your premium', the following wording is added:

OUR LOYALTY DISCOUNT

When you take out insurance with us, you may be eligible for a Loyalty Discount. Before we tell you the amount of your premium, we include any discounts that apply to your policy.

We may change the discounts or introduce more discounts from time to time.

Loyalty Discount

Your Loyalty Discount is based on how long you have had a relationship with us and how many eligible policies you have. The longer you maintain your continuous relationship with us and the more policies you hold means the higher the discount you could receive. The discount is determined for each individual customer and applied across all your eligible policies.

Refer to the following Loyalty Discount Table to see what discount you will be entitled to.

Years of Relationship	25+	12.5%	15%	17.5%	20%	22.5%	25%
	10-24	10%	12.5%	15%	17.5%	20%	22.5%
	5-9	7.5%	10%	12.5%	15%	17.5%	20%
	3-4	5%	7.5%	10%	12.5%	15%	17.5%
	0-2	0%	5%	7.5%	10%	12.5%	15%
		1	2	3-4	5-7	8-9	10+
		Policy Count					

If you have held a continuous relationship with us for 25+ years, your Loyalty Discount will not decrease, even if you reduce the number of eligible policies you hold with us.

To receive the Loyalty Discount, the qualifying policies must:

- ▶ be current; and
- ▶ have at least one common insured name on each policy.

On existing policies the discount applies from the date of the next renewal after you qualify.

The following is a list of the policies that:

- ▶ contribute to your policy count
- ▶ are eligible to receive the Loyalty Discount.

Product	Policy count	Discount applied
Comprehensive Plus	✓	✓
Comprehensive	✓	✓
Third Party Fire and Theft	✓	✓
Third Party Property Damage	✓	✓
Veteran, Vintage and Classic Vehicle	✓	✓
Home Buildings	✓	✓
Home Contents	✓	✓
Home Buildings and Contents*	✓	✓
Landlord Buildings	✓	✓
Landlord Contents	✓	✓
Landlord Buildings and Contents*	✓	✓
On-Site Caravan	✓	✓
Touring Caravan	✓	✓
Boat	✓	✓
Trailer	✓	✓
Retail Business Insurance	✓	✗

* Policy count equals 2

For full details on the discounts you may be eligible for please contact us on 1800 646 605 (Toll Free).

SUPPLEMENTARY PDS 1.5

This Supplementary Product Disclosure Statement (Supplementary PDS) Edition 1.5 will apply to policies with a commencement date or renewal date on or after 3 December 2014.

We have changed the list of policies that contribute towards your Loyalty Discount.

To receive the Loyalty Discount, the qualifying policies must:

- ▶ be current; and
- ▶ have at least one common insured name on each policy.

On existing policies the discount applies from the date of the next renewal after you qualify.

The following is a list of policies that:

- ▶ contribute to your policy count
- ▶ are eligible to receive the Loyalty Discount.

Product	Policy count	Discount applied
Comprehensive Plus	✓	✓
Comprehensive	✓	✓
Third Party Fire & Theft	✓	✓
Third Party Property Damage	✓	✓
Veteran, Vintage & Classic Vehicle	✓	✓
Home Buildings	✓	✓
Home Contents	✓	✓
Home Buildings and Contents*	✓	✓
Landlord Buildings	✓	✓
Landlord Contents	✓	✓
Landlord Buildings and Contents*	✓	✓
On-site Caravan	✓	✓
Touring Caravan	✓	✓
Boat	✓	✓
Trailer	✓	✓
Transport Accident Insurance	✓	✓
Retail Business Insurance	✓	✗
Life Insurance	✓	✗
Income Protection	✓	✗
Funeral Insurance	✓	✗

* Policy count equals 2

For full details on the discounts you may be eligible for please contact us on 1800 882 364 (Toll free).

Choose what you would like to do

Find out how this policy works	3
Check what this policy covers	4
Call Helpline – 24 hour assistance	4
Take out insurance	20
Find out about your premium	20
Change or cancel your Policy	20
Check your responsibilities – Duty of Disclosure	20
Make a claim	31
Find out about excess	31
Use the Glossary	42
Use the Index	45
Contact us	back cover

How this policy works

Veteran, Vintage and Classic Vehicle Insurance provides you with cover for your veteran, vintage or classic motor vehicle or motorcycle that is used for hobby or recreational purposes. In this booklet your veteran, vintage or classic motor vehicle or motorcycle is referred to as 'your vehicle'. You can cover more than one vehicle, but a separate policy will be issued for each vehicle.

This policy provides you with

- ▶ cover for the incidents listed on pages 6 to 11, *and*
- ▶ additional cover when we agree to pay a claim for one of these incidents, which is listed on pages 11 to 13.

When you take out an insurance policy with us, the cover we agree to provide on your vehicle is set out in your current *Certificate of Insurance*, and described in this Product Disclosure Statement and Policy Booklet (PDS), as well as any Supplementary PDS we may issue. Together, they make up the terms and conditions of your insurance contract with us. Read them carefully and store them in a safe place.

What this policy covers

Veteran, Vintage and Classic Vehicle Insurance provides cover for loss or damage to your motor vehicle or motorcycle that is used for hobby or recreational purposes.

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Veteran, vintage and classic vehicles – what we will cover

Under this policy, we cover

- veteran vehicles – which are vehicles made before 1919
- vintage vehicles – which are vehicles made between 1919 and 1930
- classic vehicles – which are vehicles that are 20 years of age or more and recognised by us as a collectable vehicle

that are used for hobby or recreational purposes.

Your vehicle may also be covered if you

- drive it more than 8,000 km during a 12 month period, *or*
- use it for a business purpose or for hire

provided you have told us in writing beforehand and we have agreed to cover you.

If your vehicle suffers loss or damage caused by an incident described on pages 6 to 11

we will

- ▶ repair your vehicle, *or*
- ▶ pay you the cost of repairing your vehicle, *or*
- ▶ pay you the agreed value as shown on your current *Certificate of Insurance*

we will also provide additional cover when we agree to pay your claim, for

- ▶ reasonable towing and storage costs
- ▶ personal items in your motor vehicle which suffer accidental damage or are stolen from your vehicle, up to \$350 (inclusive of GST)
- ▶ damage to your motorcycle helmet up to \$500 (inclusive of GST), if your vehicle is a motorcycle
- ▶ damage to a trailer which is attached to your vehicle, or in your custody, control or possession, up to \$350 (inclusive of GST)
- ▶ the cost of legal representation for you or the driver of your vehicle before a coroner conducting an inquiry
- ▶ emergency repairs up to \$350 (inclusive of GST) without requiring our prior agreement

however

- ▶ the most we will pay is the agreed value, *unless*
 - it is a liability claim, then the most we will pay for any one incident is \$20 million (inclusive of GST)
- ▶ we will not cover your vehicle if it is driven by any driver under 25 years of age, *unless*
 - you have told us in writing and we have agreed to cover them
- ▶ we will NOT cover your vehicle if it is
 - used on a regular basis for shopping, commuting to and from work, or to transport friends and family
 - driven more than 8,000 km during a 12 month period, *or*
 - used for a business purpose or for hire,*unless*
 - you have told us in writing beforehand about the use of your vehicle for a purpose other than a hobby or recreational purpose
 - we have agreed to cover you, *and*
 - you have paid any additional premium that applies.

Accidental damage

If your vehicle suffers accidental damage

we will

- ▶ repair your vehicle, *or*
- ▶ pay you the cost of repairing your vehicle, *or*
- ▶ pay you the agreed value as shown on your current *Certificate of Insurance*

however

- ▶ you will need to pay any excess that applies.

Fire

If your vehicle suffers loss or damage caused by fire

we will

- ▶ repair your vehicle, *or*
- ▶ pay you the cost of repairing your vehicle, *or*
- ▶ pay you the agreed value as shown on your current *Certificate of Insurance*

however

- ▶ we will NOT cover loss or damage caused by bushfire within the first 48 hours of the start of this policy, *unless*
 - you purchased your vehicle immediately before you took out your Policy, *or*
 - your Policy commenced immediately after another policy covering the same risk expired, without a break in cover
- ▶ you will need to pay any excess that applies.

Liability cover – if you damage someone else’s property

If your vehicle is involved in an incident during the term of your Policy that causes damage to someone else’s property, and you, or any licensed driver who has your permission to use your vehicle, are at fault

we will

- ▶ pay up to \$20 million (inclusive of GST) for damage caused by the use of
 - your vehicle, *or*
 - a trailer attached to your vehicle
- ▶ cover legal costs when our lawyers act in connection with the claim
 - legal costs we pay are over and above the \$20 million (inclusive of GST)
- ▶ cover damage caused by any passenger in your vehicle
- ▶ cover your employer, partner or principal if
 - you are using or are in charge of your vehicle as their employee, partner or agent, *or*
 - your vehicle is being used by or is in the control of another employee, partner or agent of your employer, including the Crown, partner or principal
your principal is a person with whom you have an express agreement to act as their agent

however

- ▶ your vehicle must be in the custody, control or possession of
 - you, *or*
 - any licensed driver who has your permission to use your vehicle
- ▶ we will NOT cover any driver under 25 years of age, *unless*
 - you have told us in writing and we have agreed to cover them
- ▶ we will NOT cover anyone who, in the five years before the incident, has
 - been refused vehicle insurance or had it withdrawn, cancelled or its renewal not offered or refused
 - had any driver’s licence cancelled, suspended or special conditions imposed, *or*
 - been convicted of a criminal offence related to fraud, theft or burglary, arson, criminal or wilful damage, *unless* we have been advised of the relevant circumstances, and we have specifically agreed to cover them under your Policy
- ▶ we will NOT cover damage to property that you, or the person responsible for the damage, own or have in their custody, control or possession
- ▶ you will need to pay any excess that applies.

Modifications, options or accessories

If your vehicle has modifications, options or accessories that suffer loss or damage caused by

- Accidental damage *See page 6*
- Fire *See page 6*
- Flood *See page 9*
- Storm *See page 9*
- Theft or attempted theft *See page 10*
- Vandalism or a malicious act
See page 10

and we have agreed to pay your claim

we will

- ▶ cover any modifications, options or accessories that are fitted to your vehicle

For a description of modifications, options, or accessories, see Glossary

however

- ▶ you need to have told us about any modifications, options or accessories
 - we must have agreed to cover them
 - you must have paid us any additional premium that applies, *and*
 - the modifications, options or accessories must be noted on your current *Certificate of Insurance*
- ▶ if you do NOT tell us about any modification, option or accessory that replaced an item of standard equipment, we will only cover you up to our assessed value of the standard equipment replaced or an item of equivalent value
- ▶ you will need to pay any excess that applies.

Storm or flood

If your vehicle suffers loss or damage as a result of storm or flood

we will

- ▶ repair your vehicle, *or*
- ▶ pay you the cost of repairing your vehicle, *or*
- ▶ pay you the agreed value as shown on your current *Certificate of Insurance*

however

- ▶ we will NOT cover loss or damage as a result of storm or flood within the first 48 hours of the start of this policy, *unless*
 - you purchased your vehicle immediately before you took out your Policy, *or*
 - your Policy commenced immediately after another policy covering the same risk expired, without a break in cover
- ▶ you will need to pay any excess that applies.

Theft or attempted theft

If your vehicle is

- stolen and found damaged, *or*
- damaged in an attempt to steal it or items from inside it

or if a part of the vehicle, its modifications, options or accessories are stolen

we will

- ▶ repair your vehicle, *or*
- ▶ pay you the cost of repairing your vehicle, *or*
- ▶ repair or replace your vehicle's modifications, options or accessories, *or*
- ▶ pay you the agreed value as shown on your current *Certificate of Insurance*

however

- ▶ you will need to pay any excess that applies.

If your vehicle is stolen and not found

we will

- ▶ pay you the agreed value as shown on your current *Certificate of Insurance*

however

- ▶ you will need to pay any excess that applies.

Vandalism or a malicious act

If your vehicle suffers loss or damage caused by vandalism or a malicious act

we will

- ▶ repair your vehicle, *or*
- ▶ pay you the cost of repairing your vehicle, *or*
- ▶ pay you the agreed value as shown on your current *Certificate of Insurance*

however

- ▶ you will need to pay any excess that applies.

Windscreen and window glass damage

If only the windscreen or window glass of your vehicle suffers accidental or malicious damage

we will

- ▶ repair or replace the windscreen or window, *or*
- ▶ pay you the cost of repairing or replacing the windscreen or window

however

- ▶ you will need to pay any excess that applies.

Emergency repairs

If you need to make emergency repairs to your vehicle due to an incident listed on pages 6 to 11

we will

- ▶ cover any emergency repairs up to \$350 (inclusive of GST) without any prior agreement between you and us

however

- ▶ you must make a claim and we must agree to pay the claim
- ▶ you must keep the receipts of repairs.

If you are making repairs to your vehicle that are NOT an emergency, see Repairing your vehicle on page 37

Legal representation

If your vehicle is involved in an incident described on pages 6 to 11, and you, or the person in control of your vehicle, needs legal representation, and we have agreed to pay your claim

we will

- ▶ arrange and pay the costs of legal representation if you or the person who was in control of your vehicle need to be represented before a coroner conducting an inquiry
we may also arrange for and pay the cost of legal representation if you, or the person who was in control of your vehicle need to be represented before a magistrate.

Personal items

If personal items in your vehicle suffer loss or damage in an incident as a result of

- Accidental damage *See page 6*
- Theft or attempted theft *See page 10*

and we have agreed to pay your claim

we will

- ▶ pay up to \$350 (inclusive of GST) to repair or replace personal items if your vehicle is a motor vehicle
For a description of personal items, see Glossary
- ▶ pay up to \$500 (inclusive of GST) for damage to your helmet if your vehicle is a motorcycle and you are claiming for damage to your motorcycle from the same incident

however

- ▶ if your vehicle is a motorcycle
 - we will NOT cover personal items on that vehicle for theft or attempted theft
- ▶ we will NOT cover mobile phones or cash.

Storage costs

If your vehicle is put into storage after an incident described on pages 6 to 11, and we have agreed to pay your claim

we will

- ▶ pay the reasonable storage costs for your vehicle

however

- ▶ we will only cover storage costs from the time the claim is lodged.

Towing

If your vehicle requires towing as a result of an incident described on pages 6 to 11, and we have agreed to pay your claim

we will

- ▶ pay the reasonable cost of towing your motor vehicle or motorcycle from the scene of the incident to the nearest repairer of your choice or to a place of safety

however

- ▶ if there is more than one tow, we will decide which one is covered under your Policy.

Trailer damage while attached to your vehicle

If a trailer you own is attached to your vehicle and suffers loss or damage as a result of an incident described on pages 6 to 11, and we have agreed to pay your claim

we will

- ▶ pay up to \$350 (inclusive of GST) to repair or replace your trailer

however

- ▶ we will only cover your trailer for loss or damage
 - if it is attached to your vehicle at the time of the incident
 - up to \$350 (inclusive of GST)
- ▶ we will NOT cover the contents of the trailer.

What you are not covered for – general exclusions

we will NOT cover

- ▶ the cost of hiring a vehicle
- ▶ loss or damage that occurs outside Australia
- ▶ tyre damage caused by road cuts, punctures, bursts or application of brakes
- ▶ mechanical, structural, electronic or electrical failures
- ▶ repairs to old damage
- ▶ deterioration, wear, tear, rust or other forms of corrosion
- ▶ loss that occurs because you cannot use your vehicle
- ▶ the cost of fixing faulty repairs, *unless*
 - we authorised the original repairs and they were carried out in relation to a claim, *and*
 - we authorise the fixing of the faulty repairs before the work commences
- ▶ the cost of replacing lock barrels, coded keypads or recoding alarms if car keys or key pads are stolen, and your vehicle is not damaged
- ▶ depreciation
- ▶ loss of the value of your vehicle

Continued next column

we will NOT cover

- ▶ your vehicle while it is on consignment
- ▶ loss or damage
 - caused intentionally by you, or a person acting with your express or implied consent
 - caused if a person legally seizes your vehicle
 - caused by or arising from any hostilities, rebellion, riot, civil commotion or war – whether war has been formally declared or not
 - caused by or arising from the use, existence, or escape of any nuclear or radioactive material
 - caused by or arising from any act of terrorism that involves biological, chemical or nuclear pollution or contamination
 - caused by or arising from the discharge or escape of any pollutant or contaminant from your vehicle
 - arising from a breach of contract or an obligation under a contract
 - arising from failure to secure your vehicle or leave it safe after it broke down, suffered accidental damage, or was stolen and then found.

Helpline 132 900 – 24 hour assistance

Helpline is a telephone service that provides assistance and advice 24 hours a day, seven days a week.

You need to contact us BEFORE using any of the services or benefits that Helpline offers.

Help at home

If you or a family member are at home and have a mishap, however large or small, we will

- ▶ arrange for a qualified tradesperson to give you expert advice and assistance over the phone
- ▶ arrange for a reliable tradesperson to give an estimate of the likely repair costs.

Help while travelling

If you or your family are away from home in Australia, you can use our telephone service to receive assistance

- ▶ with travel advice and directions
- ▶ with booking accommodation or changing travel arrangements
- ▶ with transferring funds to and from financial institutions, or clothing between family members in the event of an emergency
- ▶ with cancelling credit and access cards, and reissuing lost or stolen tickets, through our emergency message service.

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Help with illness or injuries

If you or your family are in Australia and suffer an illness or are injured, we will

- ▶ provide phone access to a trained nurse who may
 - direct you to a local doctor or medical facility
 - monitor the medical treatment of the family member who is in hospital
 - communicate with relatives or friends on your behalf
- ▶ arrange and pay for trauma counselling
 - provided you have contacted us beforehand and we have agreed to pay. The most we will pay in total is \$1,000 (inclusive of GST).

However

We do NOT cover

- ▶ any fees, charges or costs except for trauma counselling up to \$1,000 (inclusive of GST).

NRMA Traveller Care – extra help away from home

NRMA Traveller Care provides up to \$3,000 (inclusive of GST) of assistance benefits during a 12 month period for accommodation, rental cars, towing and transportation if your vehicle

- is more than 20 years old at the time of the incident
- breaks down more than 100 km from home, in Australia.

NRMA Traveller Care is only available to eligible Veteran, Vintage and Classic Vehicle Insurance policyholders and is in addition to the Helpline benefits described on page 15.

If you have a breakdown, contact the Assistance Service Centre on 132 900, 24 hours a day, seven days a week. You need to contact us BEFORE using any of the services or benefits that NRMA Traveller Care offers. NRMA Traveller Care belongs to your vehicle. If you sell or give away your vehicle, or do not renew your Policy with us, the vehicle ceases to be covered under NRMA Traveller Care.

Help with breakdowns more than 100 km from home

If your vehicle breaks down more than 100 km from your home and cannot be repaired within 24 hours, NRMA Traveller Care will arrange and pay for

- ▶ a hire car up to \$100 (inclusive of GST) a day for a maximum of seven days if you are waiting for repairs to be made locally, or if you are continuing your journey
 - if a relocation fee is incurred, NRMA Traveller Care will pay up to a maximum of \$150 (inclusive of GST) towards the relocation fee
- ▶ transportation of your vehicle by land to where it will be repaired, or to your home, or your intended destination, whichever you prefer
- ▶ accommodation for you and up to four passengers if you are waiting for repairs to be made locally, covering the room rate only and not exceeding \$700 in total (inclusive of GST)

Continued next column

- ▶ transportation home by land, in lieu of a hire car, for you and up to four passengers to your home or to your trip's destination. NRMA Traveller Care will negotiate the transport arrangements with you
 - if you are in a remote area, NRMA Traveller Care will also make every effort to get you to the nearest main transport route.
- ▶ transportation by land for one person to return and collect the repaired vehicle
- ▶ if your vehicle breaks down more than 100 km from your home and can be repaired within 24 hours, NRMA Traveller Care will arrange and pay for
 - accommodation for you and up to four passengers for one night, if you are waiting for repairs to be made locally, covering the room rate only and not exceeding \$100 (inclusive of GST)

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continued

NRMA Traveller Care

– extra help away from home

Help with towing

- ▶ NRMA Traveller Care will arrange and pay for your vehicle to be towed to where it can be repaired if it has broken down more than 100km from home, is two tonnes or less, and is stranded in mud, sand, or snow, a watercourse or bogged on a road
 - if you break down in a remote area and have to pay for the tow at the time of service, NRMA Traveller Care will reimburse you for the cost of the tow after you forward a receipt
- ▶ If your vehicle has broken down more than 100km from home and is over two tonnes
 - NRMA Traveller Care may arrange a tow, but you will have to pay for it at the time of towing
 - NRMA Traveller Care may pay for the tow, provided your vehicle is intended primarily for private or recreational purposes.

These benefits also apply to any trailer that you are towing at the time of the breakdown.

NRMA Traveller Care is provided by the National Roads and Motorists' Association Limited ABN 77 000 010 506 (which trades as NRMA Motoring & Services), a separate and unrelated company. Decisions regarding NRMA Traveller Care benefits are made by NRMA Motoring and Services. NRMA Motoring & Services may, from time to time, amend the terms and conditions of NRMA Traveller Care without notice.

What you are not covered for – NRMA Traveller Care exclusions

These exclusions are in addition to the general exclusions which also apply.

*For NRMA Traveller Care, see page 16
For general exclusions, see page 14*

NRMA Traveller Care will NOT cover

- ▶ your vehicle if it
 - is under 20 years old at the time of the incident
 - is not a registered veteran, vintage or classic vehicle
 - is over two tonnes
 - is a 4WD over two tonnes and is not used primarily for private or recreational purposes
 - suffers malicious, fire or flood damage
 - is stolen
 - has run out of fuel
 - has a flat or damaged tyre, and you do not have a roadworthy spare wheel or carry a spare tyre
 - cannot be opened or started because the keys have been locked in the vehicle or lost
- ▶ you if you are less than 100 km from home, or outside Australia
- ▶ you against the lack of availability of a hire car, or a hire car company's inability or unwillingness to hire a car to you
- ▶ any loss of income you experience

Continued next column

NRMA Traveller Care will NOT cover

- ▶ any parts, labour or other costs associated with the repair of your vehicle
- ▶ benefits above a total of \$3,000 (inclusive of GST) within the one policy period
- ▶ any vehicle not listed on your current *Certificate of Insurance*. You must tell BOTH NRMA Insurance and NRMA Motoring & Services immediately if you change vehicles or sell your vehicle
- ▶ any costs you have incurred for services which you arranged yourself, *unless*
 - it is a towing or recovery cost, you are in a remote area and we accept that you had to arrange it yourself
- ▶ accommodation costs beyond the room rate and exceeding \$100 (inclusive of GST) per day
- ▶ accommodation costs if you continue on your journey

Continued next page

continued

What you are not covered for – NRMA Traveller Care exclusions

These exclusions are in addition to the general exclusions which also apply.

NRMA Traveller Care will NOT cover

- ▶ any expense incurred when returning from your intended destination if you continue on your journey and you have your vehicle transported home
- ▶ you if your Veteran, Vintage and Classic Vehicle Insurance Policy has expired or been cancelled
- ▶ accommodation that you have pre-booked yourself. NRMA Traveller Care only cover bookings it has specifically arranged
- ▶ hire car costs beyond a daily rate of \$100 (inclusive of GST) and for more than five days
- ▶ relocation costs for the hire car above \$150 (inclusive of GST)
- ▶ delivery, insurance, fees, stamp duty and any other extra costs of a hire car
- ▶ transportation of a vehicle by sea, unless it is to or from Tasmania
- ▶ freight costs of vehicles for any sea crossing
- ▶ transportation of a damaged vehicle

Continued next column

NRMA Traveller Care will NOT cover

- ▶ transportation of vehicles
 - over two tonnes
 - greater than 5.5 metres long, 2.3 metres wide or 2 metres high
- ▶ the cost of special equipment required to recover a vehicle that is stranded in mud, sand or snow, or a watercourse or bogged on a road, *and*
 - the cost to you for any extended time involved to provide the recovery
- ▶ the cost of towing or recovery of vehicles
 - over 2 tonnes
 - greater than 5.5 metres long, 2.3 metres wide or 2 metres high, *unless* the vehicle is used primarily for private or recreational purposes, and we have agreed to cover it beforehand
- ▶ the cost of towing trailers with more than four wheels
- ▶ situations where the repairs are completed by an unqualified mechanic, relative or a friend.

Taking out insurance

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Choose the right insurance

This policy provides you with insurance cover for veteran, vintage or classic vehicles, including motorcycles, provided they are used for hobby or recreational purposes. Each policy you take out can only cover one vehicle.

The vehicle you have insured will be shown on your current Certificate of Insurance

If you choose Veteran, Vintage and Classic Vehicle Insurance

- ▶ we cover your vehicle for the incidents listed on page 4 and described on pages 6 to 11, and provide additional cover if we agree to pay a claim for an incident listed on pages 11 to 13
- ▶ we cover your vehicle for its agreed value
 - agreed value is the amount we agree to insure your vehicle for. This amount includes any GST, registration, Compulsory Third Party (CTP) Insurance, and any other on-road costs
- ▶ we have also arranged with NRMA Motoring & Services* to provide NRMA Traveller Care assistance benefits, as described on pages 16 to 17, if your vehicle is more than 20 years old and breaks down more than 100km from your home within Australia

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however

- ▶ BEFORE we can provide you with Veteran, Vintage and Classic Vehicle Insurance you must already have held a motor vehicle policy for
 - five years claim free for a Comprehensive Insurance Policy, *or*
 - ten years claim free for a Third Party Fire and Theft or Third Party Property Damage Insurance Policy
- ▶ we will NOT cover vehicles
 - used on a regular basis for shopping, commuting to and from work, or to transport friends and family, *or*
 - driven more than 8,000 km in a 12 month period, *or*
 - used for business purposes, or for hire,

unless

you have told us in writing beforehand, we have agreed to cover you, and you have paid any additional premium that applies.

What you may need to provide us when you apply

Before we can insure your vehicle, we may need you to provide additional information.

We may need

- ▶ registration papers, or details from your vehicle compliance plates
- ▶ a written record of your traffic infringements, driving offences or criminal offences. Other drivers of your vehicle may also need to provide these
- ▶ details of how you use your vehicle, and how often you use your vehicle
- ▶ details of how far you drive your vehicle
- ▶ details of where your vehicle is kept
- ▶ your Australian Business Number (ABN) and input tax credit entitlement if you are in a business that is registered or required to be registered for GST purposes
- ▶ your vehicle's odometer reading
- ▶ the finance contract if you have finance on your vehicle
- ▶ purchase receipts
- ▶ insurance records or renewals of previous policies
- ▶ any other details that may affect our decision to provide you with cover

however

- ▶ we will tell you if we require this information.

How we work out your premium

Your insurance premium is based on the likelihood of a claim being made on your Policy in the future.

If you have a lower chance of making a claim, then you will generally pay a lower premium compared to a customer who has a high chance of making a claim.

There are a number of factors that are a good indicator of the possibility of a claim being made.

We calculate your premium using factors such as

- ▶ where your vehicle is kept, the purpose for which it is used, the type, age and value of your vehicle, the age of its drivers, and the number of previous incidents or claims

in addition

- ▶ the total cost will also include any applicable levies and government taxes such as GST, duties or charges.

For the total amount, see your current Certificate of Insurance

How to pay your premium

You can pay your premium annually by cash, cheque, credit card or EFTPOS.

When you pay your premium

- ▶ and your payment is dishonoured or not received by the due date noted on your current *Certificate of Insurance*

then

- ▶ this policy will not operate and you will NOT be covered if you make a claim.

21 day cooling-off period

If you are not satisfied with your Policy, you have a cooling-off period that allows you to cancel your Policy within 21 days of the policy start date. You can do this by notifying us within 21 days of the policy start date.

If you do so, we will

- ▶ give you a full refund of the premium you have paid, including any levies or government charges

however

- ▶ your cooling-off period does NOT apply once you make a claim under your Policy.

You want to make changes to your Policy

If you want to change your Policy, or any details of it

we will

- ▶ make the change **ONLY** if we agree

however

- ▶ you need to contact us first
- ▶ you need to pay us any additional premium that applies
- ▶ we need to issue you another current *Certificate of Insurance*.

You want to cancel your Policy

If you want to cancel your Policy you must advise us in writing and

we will

- ▶ deduct from the premium you paid, an amount that covers
 - the period that you have been insured for, *and*
 - our cancellation fee
- ▶ then pay you what is left of the premium

however

- ▶ you need to contact us first.

We want to cancel your Policy

If we want to cancel your Policy

we will

- ▶ provide you with written notice, if required
- ▶ refund your unused premium after deducting an amount that covers the period you have been insured for.

For a list of things that may put your policy at risk, see pages 38 to 39

We want to give you written notice

If we need to provide you with any written notice regarding your Policy

we will

- ▶ deliver it personally, *or*
- ▶ send it to your last known address, *or*
- ▶ deliver it by fax or electronically where it is permitted by law

however

- ▶ it is important that you tell us of any change of address as soon as possible.

You change your vehicle

If you replace your vehicle listed on your current *Certificate of Insurance* with a replacement vehicle

we will

- ▶ cover the replacement vehicle with the same type of insurance cover under your Policy

however

- ▶ we need to agree to cover the replacement vehicle
- ▶ we will no longer cover the old vehicle
- ▶ you need to
 - contact us and supply details within 14 days of acquiring the replacement vehicle, *and*
 - pay us any additional premium that applies
 otherwise your Policy will come to an end without any notice to you and you will not be covered
- ▶ when we cover your new vehicle, we will decide whether the agreed value will be
 - the price you paid for the new vehicle, *or*
 - our estimate of its value.

If you have sold or given away your vehicle or part ownership of your vehicle, you must notify us in writing and your Policy comes to an end without any notice to you.

If, as a result, you require a refund

we will

- ▶ deduct from the premium an amount that covers
 - the period that you have been insured for, *and*
 - our cancellation fee
 then pay you what is left of the premium

however

- ▶ you need to tell us that you no longer own or totally own your vehicle, otherwise
 - your Policy will come to an end without any notice to you, *and*
 - you will NOT be covered.

Your Duty of Disclosure – what you must tell us

When you take out, amend or renew a policy with us, you have an obligation to answer our questions truthfully and provide us with any information that could reasonably affect our decision to insure you. This is called your **Duty of Disclosure**.

When you answer our questions

- ▶ you must answer honestly
- ▶ you are answering for yourself, any other insured and anyone else that you want to be covered by this policy
- ▶ you have a responsibility to tell us anything known to you and which a reasonable person in the circumstances would include in answer to the questions
- ▶ we will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms

however

- ▶ if you do not answer our questions in this way we may
 - reduce a claim,
 - refuse to pay a claim, *or*
 - cancel the policy
- ▶ if you answer our questions fraudulently
 - we may refuse to pay a claim and treat the policy as never having been in place.

The General Insurance Code of Practice

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to improve

- ▶ the quality, comprehension and accuracy of policy documents and other information provided to consumers
- ▶ employee and representative training and supervision
- ▶ claims handling and dispute resolution.

Our commitment to you

We support the Code and are committed to continually reviewing our operations to ensure compliance.

Privacy of your personal information

We are committed to handling your personal information in accordance with the *Privacy Act*.

We need to collect, use and disclose your personal information in order to consider your application and to provide the cover you have chosen.

You can choose not to give us some or all of your personal information, but this may affect our ability to provide you with cover.

When you provide your personal information to us

- ▶ you acknowledge and consent to us collecting and using your information
 - to consider your insurance application and any subsequent application for insurance
 - to underwrite and price any policy issued by us or our related entities
 - to calculate and offer discounts
 - to issue you with a policy
 - to administer the policy
 - to investigate, assess and pay any claim made by or against you
- ▶ you acknowledge and consent to us collecting your personal information from, and disclosing it on a confidential basis to
 - our related entities
 - our distributors
 - NRMA Motoring & Services* (NSW/ACT customers only)
 - other insurers
 - insurance reference bureaus

Continued next column

continued from previous column

- law enforcement agencies
- investigators and recovery agents
- lawyers
- assessors
- repairers and suppliers
- advisers *and/or*
- the agent of any of these.

When you provide your personal information to us about another person

- ▶ you must be authorised to do so, *and*
- ▶ you must inform that person, unless informing them would pose a serious threat to the life or health of any individual
 - who we are,
 - how we use and disclose their information, *and*
 - that they can gain access to that information.

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Privacy of your personal information – for marketing purposes

Your personal information helps us to provide you with a range of leading insurance products and services.

We may also use your personal information to offer you additional products and services.

How we handle your personal information is explained in our Privacy Charter.

When you provide your personal information to us

- ▶ you acknowledge and consent to us collecting and using your personal information on a confidential basis to
 - contact you for market research
 - provide you with information and offers about products and services we offer
 - provide you with information and offers about products and services offered by NRMA Motoring and Services* (NSW/ACT customers only) and their related entities, our related entities and by other organisations and to any agent of these that we promote
- ▶ you acknowledge and consent to us disclosing your personal information on a confidential basis for these marketing purposes to
 - our related entities
 - NRMA Motoring & Services* and its related entities (NSW/ACT customers only), *and*
 - the agent of any of these

however

- ▶ you must inform us if you do not want your personal information disclosed or used for these marketing purposes.

For contact details, see back cover

**NRMA Motoring & Services is the trading name of National Roads and Motorists' Association Limited ABN 77 000 010 506, a separate and unrelated company*

Privacy of your personal information – our Privacy Charter

How we handle your personal information is explained in our Privacy Charter.

Our Privacy Charter includes information on

- ▶ how to contact us regarding privacy
- ▶ how to change, cancel or re-activate your marketing consent
- ▶ how to access your personal information.

To get a copy of our Privacy Charter

- ▶ visit our website to view a copy, or pick up a copy at any of our offices.

For contact details, see back cover

3 steps to resolve a complaint

1 Talk to us first

- ▶ if you have a complaint, the first thing you should do is speak to one of our staff.
- ▶ if the staff member is unable to resolve the matter for you, you may request to speak to a manager.

If you are still not satisfied with the decision, you can go to step 2

2 Seek an internal review

- ▶ if the matter is still not resolved, the manager will refer you to the appropriate internal complaints handling department. Our internal complaints handling department will conduct a review of your complaint.

If you are still not satisfied with the decision, you can go to step 3

3 Seek an external review

- ▶ if you are still not satisfied, you can seek an external review of our decision. We can provide you with information on some options available to you so that you can decide which one suits you best. You may wish to take your complaint to a legal adviser, or the independent external body, Insurance Ombudsman Service Limited.

Credit provider's rights

If you have borrowed money to buy your vehicle using your vehicle as security, you may be required to note the credit provider's interest in the vehicle.

This may also apply if you lease, or have a hire purchase agreement on your vehicle.

If this is the case, and the credit provider is noted on your current *Certificate of Insurance*, the cover you have chosen extends to them and the conditions and exclusions also apply to them, in which case

we will

- ▶ consider the vehicle used as security to be under finance
- ▶ decide whether to cash settle a claim under your Policy. If we decide to cash settle your claim, we will pay the credit provider the smallest of
 - the agreed value, or the market value, depending on the cover shown on your current *Certificate of Insurance* (less any excess and unpaid premium)
 - the reasonable cost of repairing your vehicle, less any excess, *or*
 - the balance then owing to the credit provider under the loan, lease or hire purchase agreement
- ▶ pay you or the credit provider the agreed value as shown on your current *Certificate of Insurance* if the credit provider is entitled to the salvage of the vehicle in the event of a claim, less
 - our estimated salvage value of the vehicle, *and*
 - any excess and unpaid premium

however

- ▶ our ability to pay the claim may be affected if the credit provider fails to provide us with the information we require
- ▶ we will treat any statement, act, omission or claim by you as a statement, act, omission or claim by the credit provider
- ▶ if we pay the credit provider, we no longer have an obligation to you under the claim for the amount paid to them. We may try to recover the amount of that payment if someone else was at fault. We will do this in either your name or the credit provider's name.

Claims

Making a claim page

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Reporting a theft, vandalism or a malicious act	34
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Settling claims

For a total loss – vehicles made after 31/12/80	36
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Things that may put your claim at risk 38–39

Repairing your vehicle 37

Excess 40–41

How to make a claim

If you need to make a claim, call us between 8.30 am and 6.30 pm EST Monday to Friday

For contact details, see back cover

we will

- ▶ ask you
 - a series of questions, *or*
 - for detailed written information
- ▶ give you immediate assistance with your claim
- ▶ require you, or any person covered by your Policy to be interviewed by us if necessary
- ▶ tell you if you need to pay any excess and how to pay it

To find out about your excess, see pages 40 to 41

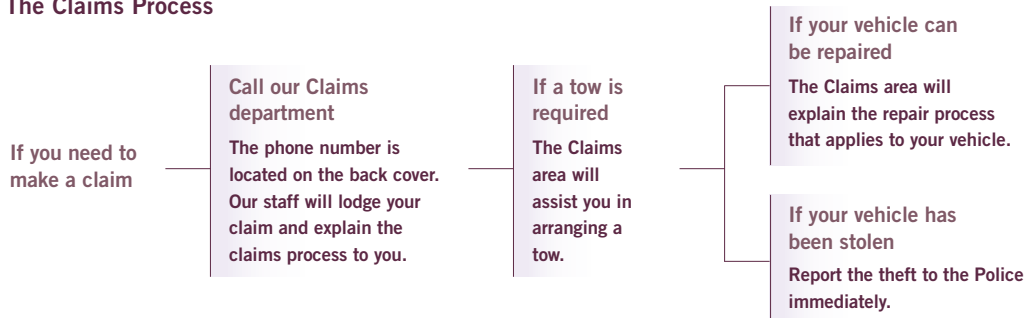
if you do not co-operate

- ▶ we may not pay your claim
- ▶ we may not be able to defend you against claims made by others for any incident
- ▶ you may increase costs by delaying the processing of the claim. We will NOT cover any increases in costs that arise due to this delay

remember

- ▶ a claim made by any one of the persons named as an insured on your *Certificate of Insurance* is a claim made by all of them
- ▶ you must have paid your premium before we will pay any claim.

The Claims Process



What you must tell us

We need information from you before we can process your claim

you must

- ▶ promptly pass on all information about the claim to us
 - a claim made by any one of the persons named as an insured is a claim made by all of them
- ▶ pass on any additional information that we or one of our suppliers or recovery agents request

otherwise

- ▶ we will be unable to process your claim.

Your responsibilities

You have a responsibility to co-operate fully with us, even if we have already paid your claim

you must

- ▶ provide us with all the information, documents and help we need to deal with your claim
- ▶ immediately send us any letters, notices or court documents that you receive about any incident which has resulted, or could result in a claim against you
 - otherwise we may not be able to defend you against claims made by others for any incident
- ▶ not abandon damaged property to us if we pay a claim under your Policy

we may

- ▶ require you or any person covered by your Policy
 - to be interviewed by us
 - to give evidence in court
- ▶ defend you or any person covered by your Policy if it is alleged that you or any person covered by your Policy caused damage to someone else's property
- ▶ attempt to recover the amount we have paid to you from someone else if we find they are responsible for your loss or damage. If so, we will do this in your name
- ▶ take possession of any damaged property and deal with it in a reasonable manner.

For a list of other things that may put your claim or cover at risk, see pages 38 to 39

Inspections and quotes

When you make a claim

we may

- ▶ need to inspect your vehicle before we can make a decision about your claim, *if so*
 - we will let you know where you need to take your vehicle, or have your vehicle towed
- ▶ require a quotation from a repairer of your choice
- ▶ require additional quotations

however

- ▶ you or the repairer must have our authorisation to start repairs before we will accept responsibility for their cost.

Proof of ownership

When you make a claim, you may need to provide us with proof of ownership

we may ask you to

- ▶ provide proof of ownership for your vehicle, or any personal items, modifications, options or accessories
- ▶ produce receipts, valuations, model and serial numbers
- ▶ provide proof of the value of the items being claimed

otherwise

- ▶ we may not pay your claim in full, or at all.

Reporting a theft or attempted theft, vandalism or a malicious act

you must

- ▶ immediately report to the Police any theft or attempted theft, vandalism or a malicious act, and keep any incident report number they give you

otherwise

- ▶ we may not pay your claim.

For theft or attempted theft, vandalism or a malicious act, see page 10

What you must do to make a claim – if you are in a business

If you are in a business registered or required to be registered for GST purposes and entitled to an input tax credit

we require

- ▶ your Australian Business Number (ABN)
- ▶ the percentage of any input tax credit you have claimed, or are entitled to claim, on the premium you have paid

then

- ▶ we will reduce any payment we make by an amount equal to your input tax credit entitlement. This applies to any amount we pay, including where we state that an amount will include GST
- ▶ any payment we make to settle your claim will be considered to be made in full, even if the amount we pay has been reduced, as described above.

If someone is making a liability claim against you

If someone is making, or intends to make a claim against you, call us Monday to Friday, 8.30 am to 6.30 pm EST

For contact details, see back cover

we may

- ▶ require you to send us any documentation that you may have received
- ▶ require you to give evidence in court
- ▶ attempt to recover the amount we have paid to you from someone else, if we find they were responsible for your loss or damage. If so, we will do this in your name
- ▶ defend you if it is alleged that you caused damage to someone else's property

however

- ▶ you must not attempt to settle the claim without our permission, or make any admissions to anyone about the incident, otherwise we may not pay the claim.

Settling claims for a total loss – vehicles made AFTER 31/12/80

If your vehicle was manufactured after 31 December 1980, is a total loss and we agree to pay your claim

we will

- ▶ pay you the agreed value as shown on your current *Certificate of Insurance* after deducting
 - any excess
 - any unpaid premium

however

- ▶ your Policy comes to an end and no refund of premium is due to you
- ▶ your vehicle, including any modifications, options or accessories shown on your current *Certificate of Insurance* becomes our property
- ▶ any modifications, options or accessories not shown on your current *Certificate of Insurance* remain your property. We will decide whether to
 - charge you the reasonable cost of removing and delivering them to you, *or*
 - deduct the cost from any payment we make to you
- ▶ where modifications, options or accessories not shown on your current *Certificate of Insurance* are removed, and they replaced an item of standard equipment, we will
 - deduct the value of that standard equipment from any payment we make to you
- ▶ where it is permitted we will be entitled to receive any refund on your vehicle's registration, and you must provide us with a signed written authority to recover this refund.

Settling claims for a total loss – vehicles made BEFORE 31/12/80

If your vehicle was manufactured before 31 December 1980, is a total loss and we agree to pay your claim

we will

- ▶ pay you the agreed value as shown on your current *Certificate of Insurance* after deducting
 - any excess
 - any unpaid premium

however

- ▶ your Policy comes to an end and no refund of your premium is due to you
- ▶ your vehicle, including any modifications, options or accessories shown on your current *Certificate of Insurance* remains your property, *unless*
 - your vehicle is stolen, *and*
 - we pay you for a total loss, *and then*
 - your vehicle is subsequently recovered.

Repairing your vehicle

If we agree to repair your vehicle

we will

- ▶ assist in arranging towing if your vehicle is not driveable
- ▶ repair your vehicle using
 - parts consistent with the age and condition of your vehicle *or*
 - new parts, *or*
 - pay you the fair and reasonable cost to repair your vehicle at your nominated repairer, *or*
 - authorise and pay for the fair and reasonable cost of repairs at your nominated repairer

however

- ▶ if the repairs to your vehicle leave it in a better condition than before the incident, we may require you to contribute to their cost
- ▶ we will NOT cover any additional costs incurred through extensive delays and difficulties in obtaining parts
- ▶ we will choose the method of repair which is most suitable for the type of damage.

Things that may put your claim or insurance cover at risk

You may put your insurance claim or cover at risk if you do not meet your obligations to us regarding the use of your vehicle.

We may refuse a claim, cancel your Policy, or do both

if you, or anyone covered under your Policy

- ▶ does not tell us as soon as possible
 - when you change the address where your vehicle is normally kept
 - if your vehicle is used for any purposes other than hobby or recreation
- ▶ does not keep your vehicle in good order and repair, free from rust, mechanical or hail damage, or other problems which would make it unsafe, or does not have damage repaired
 - this also applies to any trailer that is attached to your vehicle
- ▶ is not truthful and frank in any statement made in a claim, or in connection with a claim
- ▶ makes admissions, settles, attempts to settle or defend any claims without our agreement. Only we have the right to make admissions, settle any claims against you and to defend you

Continued next column

if you, or anyone covered under your Policy

- ▶ does not take all reasonable care to protect your vehicle against loss or damage
- ▶ does not immediately make a report to the Police if you or they suspect, or should have suspected, that
 - your vehicle has been stolen
 - an attempt has been made to steal your vehicle
 - something in, on or attached to your vehicle has been stolen
 - your vehicle has been damaged by vandalism or a malicious act
- ▶ makes, or authorises the making of modifications to your vehicle from the manufacturers specifications, or adds an option or accessory, *unless*
 - you have told us about the change, we have agreed to cover you, and you have paid us any additional premium that applies

Continued next page

if, at the time of the incident

- ▶ your vehicle was being driven by a person who was not licensed or permitted to drive it, *unless*
 - the driver was not named on your current *Certificate of Insurance*, and we agree you had no reason to suspect that they were unlicensed
- ▶ your vehicle was being driven by a person who, in the last five years
 - has had any driver's licence cancelled, suspended or special conditions imposed
 - has been convicted of a criminal offence relating to fraud, theft or burglary, arson, criminal or wilful damage, *unless*
 - we have been advised of the relevant circumstances and we have specifically agreed to cover that person under your Policy
- ▶ your vehicle was being used for a driver education course, *unless*
 - you have told us your vehicle will be used for this purpose and we have agreed to cover it

Continued next column

if, at the time of the incident

- ▶ your vehicle was being driven in a deliberate exposure to any wilful or reckless act, or exceptional danger
- ▶ your vehicle was being driven by a person who was under the influence of any alcohol or drug, *unless*
 - the driver was not named on your current *Certificate of Insurance*, and we agree you had no reason to suspect that they were under the influence of any alcohol or drug
- ▶ your vehicle was driven by a person under 25 years of age, *unless*
 - the driver was a nominated driver and we have agreed to cover them
- ▶ your vehicle was being used
 - for unlawful purposes
 - in a race, trial, test or contest
 - on any closed road section of a rally or event, or any section of a rally or event not open to the public, *unless*
 - you have told us about it and we have agreed to cover your vehicle
 - for events relating to a motor vehicle bash

Continued next column

if, at the time of the incident

- ▶ you had sold or given away ownership of your vehicle
- ▶ your vehicle was
 - in an unsafe condition, or being driven in an unsafe condition
 - towing a trailer illegally, or a trailer that was in an unsafe condition
- ▶ your vehicle, or any trailer it was towing, was loaded
 - above the legal limit
 - in an illegal way
- ▶ your vehicle, or any trailer it was towing, was being used to carry or store
 - explosives
 - flammable or combustible substances or liquids illegally
 - flammable or combustible substances or liquids in quantities above what would be used for normal domestic purposes as set out in any dangerous goods legislation in your state or territory, *unless*
 - you have told us about the substances or liquids and we have agreed to cover your vehicle.

What is an excess?

An excess is an amount you contribute towards the cost of a claim.

Excesses help to keep premiums affordable by reducing the amount of small claims that are made.

You may not have to pay an excess each time you make a claim. We will tell you the amount of excess that applies when you make a claim

If you make a claim you must

- ▶ pay any excess to us, or to the repairer or supplier
 - we will NOT finalise a claim until you have paid any excess that applies
- the amount of your claim must be more than the basic excess shown on your current Certificate of Insurance, even if the basic excess does not apply*

however

- ▶ the type of excess you pay will depend on what you are claiming for
- ▶ if you are making a claim, we will tell you what excess you will have to pay.

To find out each excess that applies to your Policy and the amount of the excess, see your current Certificate of Insurance

To find out when an excess does NOT apply, see next page

Basic excess

If you make any type of claim

you must

- ▶ pay any basic excess that applies

however

- ▶ you cannot pay an extra premium to remove a basic excess.

To find out how much your basic excess is, see your current Certificate of Insurance

Age excess

If you make a claim for an incident in which the driver of your vehicle was under 25 years of age, and we have agreed to cover them

you must

- ▶ pay any age excess that applies in addition to the basic excess

however

- ▶ you cannot pay an extra premium to remove an age excess.

To find out how much your age excess is, see your current Certificate of Insurance

Special excess

In certain circumstances we may apply a special excess. We will tell you the amount, person and type of incident this applies to. If we do this

you must

- ▶ pay a special excess that applies in addition to the age and/or basic excess

however

- ▶ you cannot pay an extra premium to remove a special excess.
- To find out how much your special excess is, see your current Certificate of Insurance*

When an excess does NOT apply

If you make a claim for

- ▶ an incident that we agree was not the fault of you or the driver of your vehicle, *and*
 - you can give us the name and residential address of the person responsible, *and*
 - you are claiming an amount which is more than the basic excess
- ▶ windscreen or window glass damage only
- ▶ storm, flood, or fire damage
- ▶ vandalism or a malicious act
- ▶ damage to the vehicle while it is parked
- ▶ theft or attempted theft

then you will NOT have to pay

- ▶ a basic, age or special excess.
- ▶ an age or special excess.

Glossary

Use this glossary to find the meaning of words and phrases in this booklet.

accessory

any extra item fitted to your vehicle, whether by the manufacturer or not.

agreed value

the amount we agree to insure your vehicle for. This amount is shown on your current *Certificate of Insurance*. The agreed value includes any GST, registration, Compulsory Third Party (CTP) Insurance, and any other on-road costs.

breakdown

your vehicle is unable to be driven due to a mechanical failure.

business purposes

the use of your vehicle in connection with the driver's occupation.

Certificate of Insurance

your current *Certificate of Insurance* is a document outlining the terms and conditions of your contract. Together with this Product Disclosure Statement and Policy Booklet (PDS) it forms your contract with us, but only after you have paid your premium, and we have agreed to insure you. It should be stored in a safe place, along with this Product Disclosure Statement, as you will need it to make a claim or as a reference next time you take out insurance.

classic vehicle

vehicles that are 20 years of age or more and are recognised by us as a collectable vehicle.

contract

your Veteran, Vintage and Classic Vehicle Insurance Policy is a contract between you and us which provides you with insurance cover in exchange for a premium. That contract is made up of two documents

- this Product Disclosure Statement and Policy Booklet (PDS)
- your current *Certificate of Insurance*.

damage

any breakage or form of destruction, excluding wear or tear.

de facto

a person living with another in what we determine to be a genuine domestic relationship.

depreciation

a decrease in the value of the vehicle.

driver

drivers of a motor vehicle or the riders of a motorcycle.

excess

the amount you pay when you make a claim on your Policy. The amount and type of excess that applies to your

Policy is shown on your current *Certificate of Insurance*.

family member

ONLY includes

- your spouse (legal or de facto) who normally lives with you
- your children or spouse's children who normally live with you
- any members of your or your spouse's family who normally live with you.

flood

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.

illness

any unexpected illness which we decide is serious or disabling and requiring treatment by a qualified medical practitioner.

immediate relative

ONLY includes

- a spouse (legal or defacto)
- a child or child of a spouse
- a parent
- a brother or sister of you or a family member.

incident

a single occurrence or a series of occurrences, including an accident or series of accidents, arising out of the one event.

injury

bodily injury caused by accidental means during the period of cover, and requiring treatment by a qualified medical practitioner.

malicious act

an act done with intent and without your consent.

modification

an alteration to the standard body, engine, suspension, wheels or paintwork of your vehicle which may affect its value, safety, performance or appearance.

omission

a failure to act, including a failure to do or say something.

option

see *accessory*.

personal items

any items, tools or appliances – excluding baby capsules and child seats or any standard equipment, option or accessory fitted to your motor vehicle or motorcycle.

premium

the total amount you pay for your insurance that includes applicable government taxes such as GST, any duties or charges payable by you. It is shown on your current *Certificate of Insurance*.

Product Disclosure Statement (PDS)

the Product Disclosure Statement (PDS) is made up of information which includes how this policy works, what this policy covers, taking out insurance, how we work out your premium, what is an excess and how to make a claim. The PDS and your current *Certificate of Insurance* form your contract with us. If we make changes to the PDS we may provide you with a new PDS or a supplementary PDS.

remote area

any area where Emergency Road Service and towing is not available from either NRMA Motoring & Services in NSW, or any affiliated road service organisation in other states of Australia.

standard equipment

the equipment originally fitted to your vehicle at the time of manufacture. It does not include any modifications, options, or accessories.

storm

a violent wind, cyclone, tornado, thunderstorm or hail which may be accompanied by rain or snow or a sudden excessive run-off of water as a direct result of a storm in your local area. It does not include persistent rain by itself.

Supplementary Product Disclosure Statement (SPDS)

a separate document that updates, corrects or adds to the information contained in this PDS.

transporting your vehicle

the removal of a vehicle disabled by breakdown to another location by whatever transport facilities are available and considered appropriate by Traveller Care.

us, we and our

the product issuer named on the back cover of this Product Disclosure Statement and Policy Booklet (PDS).

you

the person or persons named as the insured on your current *Certificate of Insurance*. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by all those people.

your home

your usual residential address in Australia or where the vehicle is garaged, as displayed on your current *Certificate of Insurance*.

your vehicle

- a motor vehicle – including the sidebox and sidecar trailer
- a motorcycle – including its standard equipment.

Your vehicle must be

- the vehicle shown on your current *Certificate of Insurance*.

Your vehicle includes

- any modification, option or accessory that you have told us about, and we have agreed to cover. Any modification, option or accessory must be noted on your current *Certificate of Insurance*.

vandalism

see malicious act.

veteran vehicle

vehicles made before 1919.

vintage vehicle

vehicles made between 1919 and 1930.

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Contact

Enquiries and new business **1800 646 605**

Claims **1800 634 686**

Helpline **132 900**

Report insurance fraud **1800 237 283**

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