

CommInsure

Car Insurance

**Product Disclosure Statement (PDS)
and Financial Services Guide (FSG)**

Issued by: Commonwealth Insurance
Limited ABN 96 067 524 216 AFSL 235030
(CIL) trading as CommInsure

14 March 2015



Important Information

This document is a Product Disclosure Statement (PDS) and contains important information about the Car Insurance **we** offer to Bankwest customers. This PDS forms part of **your** policy with **us**. Please read it carefully and keep it in a safe place.

The words and phrases appearing in bold and italic print throughout this PDS have special meanings as set out in the glossary on pages 6 to 8.

This PDS and policy is issued by Commonwealth Insurance Limited ABN 96 067 524 216/AFSL 235030 (**CIL**). **CommInsure** is a registered business name of **CIL**. **CIL** is a wholly owned non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124/AFSL 234945 (the Bank) and is the insurer for the **CommInsure** Car Insurance policy. The Bank and its related entities are jointly referred to as the Group. Bankwest, a division of the Bank, is a distributor of **CIL's** insurance products. The Group (other than **CIL**) does not guarantee the obligations or performance of **CIL** or the products they offer. **CIL** takes full responsibility for the content of this PDS.

The information provided in this PDS has been provided in accordance with Australian laws and may not have satisfied the laws of other countries. The products and services described in this PDS are not available in countries or to residents of countries where it is unlawful to provide the information included in this PDS or where it is unlawful to offer the products and services.

All examples or illustrations in this PDS are only intended to demonstrate how certain benefits are calculated. All benefits are calculated in accordance with the relevant policy terms.

All monetary amounts referred to in this PDS are in Australian dollars and include GST.

The information in this PDS is subject to change. Where a change is materially adverse, **we** will notify existing policyholders in writing. **We** may also issue a new PDS or Supplementary PDS (SPDS) for new policyholders. Where a change of information is not materially adverse, we will not notify existing policyholders or issue a new PDS or SPDS for new policyholders. However, **you** will be able to find the information about any change by contacting **us** or referring to Bankwest's website.

The information in this PDS will help **you** to:

- decide whether this product will meet **your** needs; and
- compare this product with other products **you** may be considering.

This PDS does not take into account **your** individual objectives, financial situation or needs. **You** should consider this information in relation to **your** own circumstances before making any decision about this product.

If **you** have difficulty understanding this document, it is important that **you** seek assistance before entering into a policy with **us**.

For more information about how **we** calculate premiums, **excesses** and discounts, please refer to **our** Premium, Excess and Discount Guide which can be found on Bankwest's website or contact **us** or Bankwest for a copy.

Supplementary Product Disclosure Statement (SPDS)

Preparation date: 25 August 2015

This Supplementary Product Disclosure Statement (SPDS) supplements the information contained in the CommInsure Car Insurance Product Disclosure Statement (PDS) dated 14 March 2015. This SPDS is effective for CommInsure Car Insurance policies sold from 25 August 2015 and policies renewing from 6 October 2015.

Please read this SPDS together with the PDS and **your Certificate of Insurance**. These documents should be kept together as they make up **your** Car Insurance policy with **us**.

Additional copies of the PDS including the SPDS are available at bankwest.com.au or by calling **13 24 23**.

Amendments to the PDS (including your Policy Document)

1. The following point is added to **Page 21. 'How we calculate your basic premium'** following the table:

We may take into account the premiums paid for prior policy renewals and overall age of the individual policy when determining **your** premium.

2. **Page 17. 'Duty of Disclosure'** is replaced with:

Your Duty of Disclosure:

Duty of Disclosure – When you take out this policy

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.

Duty of Disclosure – When you renew this policy

Your Duty of Disclosure

Before **you** renew this contract of insurance, **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.

Also, **we** may give **you** a copy of anything **you** have previously told **us** and ask **you** to tell **us** if it has changed. If **we** do this, **you** must tell **us** about any change or tell **us** that there is no change.

If **you** do not tell **us** about a change to something **you** have previously told **us**, **you** will be taken to have told **us** that there is no change. **You** have this duty until **we** agree to renew the contract.

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.

3. **Page 74 to 75. 'General Insurance Code of Practice'** replace the bullet points with:

- Buying Insurance;
- Service and claims standards;
- Financial hardship;
- Responding to catastrophes;
- Complaints handling;
- Access to information.



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Who is this for?

This is for customers purchasing Car Insurance through Bankwest.

How this policy works

If **you** decide to purchase car insurance with **us**, **we** will send **you** a ***Certificate of Insurance*** which will include details on the cover **you** have selected and ***your Period of Insurance***.

The words and phrases appearing in bold and italic print throughout this PDS have special meanings as set out in the Glossary on pages 6 to 8.

We offer 3 types of Car Insurance cover:

- Comprehensive;
- Third Party Property Damage, Fire and Theft; and
- Third Party Property Damage.

Depending on the cover **you** select, **our** car insurance provides cover for the:

- Insured Events (as stated on pages 22 to 30);
- Additional Benefits which are standard under the policy (as stated on pages 31 to 43);
- Policy Options **you** can select under the policy (as stated on pages 44 to 48).

Our car insurance does not provide cover for everything. There are:

- General Exclusions that apply to the policy (as stated on pages 49 to 52);
- exclusions that are specific to:
 - the type of cover **you** have selected;
 - an Insured Event (as stated on pages 22 to 30);
 - Additional Benefits (as stated on pages 31 to 43); and
 - Policy Options (as stated on pages 44 to 48)
- limits on the amount **we** will cover for certain items and benefits (as stated on pages 10 to 13).

It is important to read this entire PDS carefully to make sure **you** have the cover **you** want.

Glossary

The words and phrases appearing in bold and italic print throughout this PDS have special meanings as set out in the glossary below:

Term	Meaning
Accessory/ accessories	An additional non-standard item fitted to <i>your vehicle</i> that is not a <i>modification</i> these may be either a manufacturer option or an aftermarket addition. For example: <ul style="list-style-type: none"> • tinted windows; • tow bar; • reversing camera.
Agreed value	The amount <i>we</i> have agreed to insure <i>your vehicle</i> for. If <i>you</i> have selected <i>agreed value</i> , the agreed amount will be stated on <i>your Certificate of Insurance</i> and will remain the same for the <i>Period of Insurance</i> .
Certificate of Insurance	The document issued to <i>you</i> after <i>you</i> purchase a policy, before <i>you</i> renew <i>your</i> insurance and whenever <i>you</i> amend <i>your</i> policy. It details: <ul style="list-style-type: none"> • the cover, including any policy options <i>you</i> have selected; and • the <i>Period of Insurance</i>. <p>In this PDS when <i>we</i> refer to <i>your Certificate of Insurance</i>, <i>we</i> are referring to the most recent copy that <i>we</i> have issued to <i>you</i>.</p> <p>The <i>Certificate of Insurance</i> includes any special conditions that are agreed between <i>you</i> and <i>us</i>.</p>
Declared driver	The person/s <i>you</i> have nominated and advised <i>us</i> will drive <i>your vehicle</i> , as stated on <i>your Certificate of Insurance</i> .
Declined driver	Driver/s who are not insured under the policy, as stated on <i>your Certificate of Insurance</i> .
Excess	An amount <i>you</i> must contribute when <i>we</i> agree to pay claim. The <i>excess</i> types and the amounts of each <i>excess</i> are stated on <i>your Certificate of Insurance</i> .

Family	Your spouse (legal or defacto), your children or your spouse's children and any members of your family who normally reside with you .
Market value	<p>The amount it will cost to replace your vehicle taking into account the age, make, model and the condition of your vehicle immediately prior to the loss or damage.</p> <p>Market value includes:</p> <ul style="list-style-type: none"> • Goods and Services Tax (GST); • Cost of registration and Compulsory Third Party (CTP) insurance. <p>Market value does not include:</p> <ul style="list-style-type: none"> • Warranty costs; • Amount of stamp duty that would be levied on purchase of a replacement vehicle; • Transfer fees. <p>The amount can vary throughout the Period of Insurance.</p>
Modification/s	<p>An alteration to the standard configuration of your vehicle which may affect your vehicle's value, safety, performance or appearance. These may be either a manufacturer option or any aftermarket alteration. Specifically this means alterations to your vehicle's:</p> <ul style="list-style-type: none"> • braking system; • engine; • exhaust system; • fuel system; • paintwork; • steering system; • structure; • chassis; • body work; • suspension; • transmission; • wheels, tyres.

Period of Insurance	<p>The period for which we have agreed to provide insurance as stated on your Certificate of Insurance.</p> <p>If your policy is cancelled, by you or us, your Period of Insurance ends on the date the cancellation becomes effective.</p>
Total loss	<p>This term is used by us when we have determined after an Insured Event that your vehicle:</p> <ul style="list-style-type: none"> • is uneconomical to repair; • is impractical to repair; • cannot be repaired in a safe condition; or • your vehicle has been stolen and is not recovered.
Vehicle	<p>The registered vehicle, as stated on the Certificate of Insurance. Your vehicle includes the standard tools and accessories supplied by the manufacturer and any modification or non-standard accessory that you have told us about and we have agreed to cover, as stated on the Certificate of Insurance.</p>
Vehicle usage	<p>The purpose for which you have told us your vehicle is used, as stated on your Certificate of Insurance, being either:</p> <ul style="list-style-type: none"> • Business use <ul style="list-style-type: none"> - a vehicle where you are claiming any percentage of the GST on the amount payable for your insurance as Income Tax Credit (ITC), and • Private use <ul style="list-style-type: none"> - any type of use other than business use.
We, our, us, CIL, CommInsure	<p>Commonwealth Insurance Limited ABN 96 067 524 216.</p>
You, your, yourself	<p>All person/s named on your Certificate of Insurance as a policyholder/s.</p> <p>It does not mean those person/s listed as declared driver/s, unless those person/s are also named as policyholder/s.</p>

Summary of Cover

The following tables illustrate the Insured Events **we** cover, the Additional Benefits **we** provide and the Policy Options that are available for:

- Comprehensive Cover;
- Third Party Property Damage, Fire and Theft Cover; and
- Third Party Property Damage Cover.

It is important to note this is a summary only and the full terms and conditions are located within this PDS.

Comprehensive (COMP)

Third Party Property Damage, Fire and Theft (TPPDFT)

Third Party Property Damage (TPPD)

Insured Event (See pages 22 to 30)	COMP	TPPDFT	TPPD
Collision or Impact Damage	✓	✗	✗
Fire Damage	✓	✓	✗
Legal Liability	✓	✓	✓
Storm, Hail or Flood	✓	✗	✗
Theft or Attempted Theft	✓	✓	✗
Theft of Keys	✓	✗	✗
Vandalism or Malicious Act	✓	✗	✗

Additional Benefits (See pages 31 to 43)	COMP	TPPDFT	TPPD
Accidental Death	✓	✗	✗
Baby Capsules and Child Seats	✓	✗	✗
Emergency Accommodation Costs	✓	✗	✗
Emergency Repairs	✓	✗	✗
Hire Car Following Theft	✓	✗	✗
Personal Effects and Clothing	✓	✗	✗
Replacement of a New Vehicle after a Total Loss	✓	✗	✗
Substitute Vehicle	✓	✓	✓
Temporary Cover for a Replacement Vehicle	✓	✓	✓
Towing and Storage Costs	✓	✓	✗

Trailer and Caravan Cover	✓	✗	✗
Transportation Costs	✓	✗	✗
Uninsured Motorist Extension	N/A	✓	✓
Policy Options (See pages 44 to 48)	COMP	TPPDFT	TPPD
Hire Car Following an Incident	✓	✗	✗
Removal of Basic Excess for Windscreen and Window Glass Claims	✓	✗	✗
Protected No Claim Discount/ Rating	✓	✗	✗
Restricted Drivers	✓	✗	✗
Voluntary Additional Basic Excess	✓	✗	✗

Policy limits and general exclusions may be applicable to **your** claim and are described in the relevant sections of this PDS.

Summary of Maximum Claim Limits

Comprehensive Cover

Your Certificate of Insurance shows the amount **you** are insured for under **your** policy as the sum insured.

We will pay no more than the sum insured shown on **your Certificate of Insurance** unless **we** have stated differently under any of the:

- Insured Events on pages 22 to 30;
- Additional Benefits on pages 31 to 43; and
- Optional Benefits on pages 44 to 48.

If **we** agree to pay a claim under **your** Comprehensive cover, the following limits also apply:

Comprehensive Cover	Maximum Claim Limit
Accidental Death Please refer to page 31	\$5,000 in total
Baby Capsules and Child Seats Please refer to page 32	Up to \$400 in total
Emergency Accommodation Costs Please refer to page 32	Up to \$400 if the incident occurs more than 200kms from your home
Emergency Repairs Please refer to page 33	Up to \$500 in total
Hire Car Following Theft Please refer to page 34	Up to: <ul style="list-style-type: none"> • \$75 per 24 hour period; and • a maximum of 14 days.
Legal Liability Please refer to page 24	Up to \$20 million in total
Personal Effects and Clothing Please refer to page 35	Up to \$500 in total
Replacement of a New Vehicle After a Total Loss Please refer to page 36	Where your vehicle is a total loss within 24 months of the original registration
Temporary Cover for a Replacement Vehicle Please refer to page 39	Up to 14 days
Theft of Keys Please refer to page 27	Up to \$1,000 in total
Trailer and Caravan Cover Please refer to page 41	Up to \$1,000 in total
Transportation Costs Please refer to page 42	Up to \$400 in total
Hire Car Following an Incident – Optional Cover Please refer to page 44	Up to: <ul style="list-style-type: none"> • \$75 per 24 hour period; and • a maximum of 14 days. Or a daily allowance of \$30 if a hire car is not available.

Removal of Basic Excess for Windscreen and Window Glass claims – Optional Cover Please refer to page 45	One claim per <i>Period of Insurance</i>
Protected No Claim Discount/Rating – Optional Cover Please refer to page 46	First claim per <i>Period of Insurance</i>

Third Party Property Damage, Fire and Theft Cover

Your Certificate of Insurance shows the amount ***you*** are insured for under ***your*** policy as the sum insured.

We will pay no more than the sum insured shown on ***your Certificate of Insurance*** unless ***we*** have stated differently under any of the:

- Insured Events on pages 22 to 30; and
- Additional Benefits on pages 31 to 43.

If ***we*** agree to pay a claim under ***your*** Third Party Property, Damage Fire and Theft cover, the following limits also apply:

Third Party Property Damage, Fire and Theft	Maximum Claim Limit
Legal Liability Please refer to page 24	Up to \$20 million in total
Temporary Cover for a Replacement Vehicle Please refer to page 39	Up to 14 days
Uninsured Motorist Extension Please refer to page 42	Up to \$4,000 in total

Third Party Property Damage Cover

We will pay no more than the limits below, unless **we** have stated differently under any of the:

- Insured Events on pages 22 to 30; and
- Additional Benefits on pages 31 to 43.

If **we** agree to pay a claim under **your** Third Party Property Damage cover, the following limits also apply:

Third Party Property Damage	Maximum Claim Limit
Legal Liability Please refer to page 24	Up to \$20 million in total
Temporary Cover for a Replacement Vehicle Please refer to page 39	Up to 14 days
Uninsured Motorist Extension Please refer to page 42	Up to \$4,000 in total

Your Car Insurance Policy

Your policy commences when:

- **we** agree to insure **you**; and
- **you** agree to pay **us** the amount **we** confirm to be **your** premium by the due date.

The commencement date of **your** policy will be the date shown on **your Certificate of Insurance**.

Your policy is **your** contract of insurance with **us** and consists of:

- this PDS and any SPDS we may issue while **you** are insured with **us**; and
- **your Certificate of Insurance** including any special conditions that are agreed between **you** and **us**; and
- details of the due date for the instalments (when **you** have chosen to pay by instalments) which can be found in the payments section of the cover letter provided in connection with **your Certificate of Insurance**.

Depending on the cover **you** select, **your Certificate of Insurance** shows the amount **you** are insured for under **your** policy. If there is a sum insured shown on **your**

Certificate of Insurance, **we** will pay no more than this amount unless **we** have stated differently under the:

- Insured Events on pages 22 to 30;
- Additional Benefits on pages 31 to 43; and
- Policy Options on pages 44 to 48.

More Than One Policyholder

Where more than one person is named as a policyholder on **your Certificate of Insurance**, then **we** are referring to all people named as policyholder's jointly. This means that:

- an act, statement or omission by any one of the policyholder's listed on **your Certificate of Insurance** is taken to be an act, statement or omission by all of the policyholder's listed;
- **we** may correspond with any of the policyholder's named on **your Certificate of Insurance** and the recipient is responsible for ensuring that all other policyholder's are aware of the correspondence; and
- any policyholder's listed on **your Certificate of Insurance** can change or cancel this policy and it is the responsibility of that person to ensure all other policyholder's are aware of the changes or of the cancellation of the policy.

Cooling Off Period

If **you** cancel **your** policy within 14 calendar days of the commencement date stated on **your Certificate of Insurance**, **we** will refund any premium paid provided **you** have not made a claim.

Cancellation By You

You can cancel **your** policy at any time by contacting **us**.

If **you** cancel **your** policy outside the cooling off period, **we** will refund any unused portion of the premium to **you** less any non-refundable Government charges. However, if this amount is \$5 or less, **we** will not issue a refund.

Cancellation by us

We may cancel **your** policy by giving **you** notice in accordance with the provisions of the Insurance Contracts Act 1984 (Cth). The circumstances under which **we** may cancel **your** policy include, but are not limited to, where **you**:

- have failed to comply with **your** Duty of Disclosure. Please refer to page 17;
- have made a misrepresentation to **us** when this policy was entered into;
- failed to comply with a provision of this policy, including payment of premium; or
- make a fraudulent claim under any insurance policy (whether or not the policy is underwritten by **us**) during **your Period of Insurance**.

You must tell us in advance if there are changes

You must tell us in advance if anything stated on **your Certificate of Insurance** is going to change during the **Period of Insurance**.

These changes include:

- **your vehicle**;
- the policyholder/s or driver/s of **your vehicle**;
- the insurance or criminal history of any policyholder/s or **declared driver/s**;
- the driving history including any accidents, incidents, suspension or loss of licence of any policyholder/s or **declared driver/s**;
- where **your vehicle** is normally kept overnight;
- **accessories** to **your vehicle**;
- **modifications** to **your vehicle**;
- the condition of **your vehicle**;
- the usage of **your vehicle (vehicle usage)**;
- the finance on **your vehicle**; and
- any matters which would change the answer to questions printed on **your Certificate of Insurance**.

If **you** tell **us** in advance, **we** will then decide whether to:

- continue to insure **you** under the same terms and conditions and for the same total premium;
- impose special conditions on **your** policy and/or change the amount of **your** premium and/or **your excess/es**; or
- cancel **your** policy.

If **you** do not tell **us** in advance, **we** may:

- reduce the amount **we** pay in the event of a claim; or refuse to pay a claim; and/or
- cancel **your** policy.

Reasonable care

At all times, and at **your** expense, **you** must:

- take all reasonable precautions to prevent injury, loss or damage, including securing **your vehicle** against unauthorised entry when it is unattended. It is a condition of this policy that **your vehicle** be kept in good repair. Vehicles that are in good repair will be legally roadworthy and have:
 - no major unrepaired damage;
 - minimal rust;
 - no hail damage; and
 - minimal faded or crazed paintwork;
- comply with all statutory obligations, by-laws or regulations imposed by any government or public authority relating to the safety of people or property; and
- take all reasonable care to prevent injuries to other persons or damage to another person's property.

Wear and tear, poor workmanship and lack of maintenance are not covered under this policy (please refer to the General Exclusions on pages 49 to 52). It is important to always maintain **your vehicle** in good condition and protect it by using any security devices installed. For further details, refer to the information provided by **your vehicle's** manufacturer.

Duty of Disclosure

You have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth) that requires **you** to provide **us** with certain information. When answering **our** questions, **you** must be honest and **you** have a duty under law to tell **us** anything known to **you** and which a reasonable person in the circumstances would include in an answer to the question. **We** will use the answers in deciding whether to insure **you** and anyone else to be insured under the policy and on what terms.

Who needs to tell us

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

If you do not tell us

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

Paying your Premium

You can choose to pay **your** premium in:

- 1 annual payment; or
- 12 monthly instalments.

We do not charge any additional premium if **you** select to pay **your** total premium in 12 monthly instalments, however **your** financial institution may impose charges.

You can request to pay **your** premium in the following ways:

Method	Monthly	Annually
Direct debit from a bank account	Yes	Yes
Credit card by direct debit	Yes	Yes
Cash or cheque at any Bankwest Store	No	Yes
Cheque by mail	No	Yes
Bpay®	No	Yes
Telephone	No	Yes
Internet banking	No	Yes

What happens if your premium is not paid on time

If you pay by annual payments

When **you** first purchase this policy and elect to pay the total premium annually and **you** do not pay the amount by the due date, then there is no cover under this policy. This is because the policy does not commence if **you** have not paid the premium by the due date. If **you** do not pay the total premium required to renew **your** insurance by the due date, then **your** policy automatically comes to an end at the renewal due date without further notice to **you**.

If you pay by instalment payments

If **you** choose to pay the total premium in 12 monthly instalments and:

- at least one instalment remains unpaid for a period of at least 14 days after its due date, then **we** may refuse to pay a claim;
- at least one instalment remains unpaid for a period of at least one month after its due date, then **your** policy is automatically cancelled without further notice to **you**.

When **you** have chosen to pay by instalments, details of the due date for the instalments can be found in the payments section of the cover letter provided in connection with **your Certificate of Insurance**.

How we calculate your basic premium

Your premium

The premium is the amount **we** charge **you** for **your** policy. This is stated on **your Certificate of Insurance** and **your** premium is made up of the following:

- the basic premium **we** have calculated for **your** policy based on **our** assessment of the risk;
- a Fire Services Levy, Fire and Emergency Services Levy or similar if applicable; and
- any other mandatory Government charges (such as GST and Stamp Duty).

Your basic premium reflects **our** view of the likelihood and potential value of a claim being made under **your** policy. The greater the likelihood and/or potential value of a claim, the higher the basic premium charged.

We calculate the likelihood of **you** making a claim and the potential value of **your** claim by assessing certain significant factors. The significance of each factor **we** use can change and how they are combined to derive a premium may differ from one policy to another. They include:

Comprehensive (COMP)

Third Party Property Damage, Fire and Theft (TPPDFT)

Third Party Property Damage (TPPD)

Factor	COMP	TPPDFT	TPPD
<p>The type of cover you choose If you choose Comprehensive Cover, the premium will be higher than if you choose Third Party Property Damage.</p>	✓	✓	✓
<p>The Policy Options you select If you select:</p> <ul style="list-style-type: none"> • Hire Car Following an Incident; • Removal of Basic Excess for Windscreen and Window Glass Claims; and/or • Protected No Claim Discount; the premium will be higher. <p>If you select:</p> <ul style="list-style-type: none"> • Restricted Drivers; and/or • Voluntary Additional Basic Excess the premium will be lower. 	✓	✗	✗
<p>The year of manufacture of your vehicle Our claims experience shows that on average, vehicles of certain ages tend to make fewer claims than others. If your vehicle is within this vehicle age group, your premium will be less than if it was in a group with a higher frequency of claims.</p>	✓	✓	✓

Factor	COMP	TPPDFT	TPPD
<p>Make, model, series of your vehicle Our claims experience shows that on average, certain vehicle types tend to make fewer claims than others. If your vehicle is within this group your premium will be less than if it was in a group with a higher frequency of claims.</p>	✓	✓	✓
<p>The sum insured of your vehicle Agreed value or Market value If you choose agreed value, the premium will be higher than if you choose market value.</p>	✓	x	x
<p>The value of your vehicle Generally the higher the value of your vehicle, the higher the premium.</p>	✓	✓	x
<p>Age of the Declared driver/s Our claims experience shows that on average, certain age groups tend to make fewer claims than others. If a declared driver on your policy is within such an age group your premium will be less than if it were in an age group with a higher frequency of claims.</p>	✓	✓	✓
<p>Gender of the Declared driver/s Generally males will pay a higher premium than females.</p>	✓	✓	✓

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Factor	COMP	TPPDFT	TPPD
<p>Place where <i>your vehicle</i> is normally kept overnight If <i>your vehicle</i> is located in a high risk area <i>your</i> premium is likely to be higher than if it was in a low risk area. For example, country compared to city.</p>	✓	✓	✓
<p>Whether any financial arrangement affects <i>your vehicle</i> Generally when there is finance on <i>your vehicle</i> <i>you</i> will pay a higher premium.</p>	✓	✓	✓
<p><i>Your vehicle</i> usage private or business use Generally business use will pay a higher premium.</p>	✓	✓	✓
<p>The No Claim Discount / Rating The higher the No Claim Discount / Rating, the lower the premium will be.</p>	✓	✗	✗

For more information about *your* premium and how it is calculated, please refer to the Premium, Excess and Discount Guide which can be found at bankwest.com.au or contact **us** for a copy.

Insured Events

We will provide cover for the following Insured Events if they occur during the **Period of Insurance** and are not subject to a:

- General Exclusion (please refer to pages 49 to 52); or
- a specific exclusion as described under the Insured Event.

The following Insured Events apply to:

- Comprehensive Cover;
- Third Party Property Damage, Fire and Theft Cover; and
- Third Party Property Damage Cover.

The type of cover **you** have purchased is stated on **your Certificate of Insurance** and this will determine which of the following Insured Events apply.

Collision or Impact Damage

This Insured Event applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

You are insured for loss of or damage to **your vehicle** caused by an accidental collision or impact.

You are also covered for any amount **you** legally have to pay another person for loss or damage to someone else's property. Please refer to the Insured Event 'Legal Liability' on pages 24 to 26.

What is not covered

You are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess/es**, as described on pages 52 to 56 and stated on **your Certificate of Insurance**.

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If **you** have selected the Policy Option 'Removal of Basic Excess for windscreen and window glass claims' **you** may not be required to pay an **excess**. Please refer to pages 45 to 46. If **you** have purchased this Policy Option it will be stated on **your Certificate of Insurance**.

No Claim Discount

If **we** agree to pay a claim as a result of this Insured Event, **your** No Claim Discount/Rating may be affected. Please refer to pages 57 to 58 and **your Certificate of Insurance** for more detail.

Limits

General policy limits apply. Please refer to pages 10 to 13.

Fire Damage

This Insured Event applies to:

- Comprehensive Cover;
- Third Party Property Damage Fire and Theft Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

You are insured for loss of or damage caused to **your vehicle** by fire (including bushfire) unless the fire was started with the intention of causing damage, or with reckless disregard of the consequences by:

- **you**;
- a person who usually lives with **you**;
- a person with the consent:
 - of **you**; or
 - of a person who usually lives with **you**.

You are also covered for any amount **you** legally have to pay another person for loss or damage to someone else's property. Please refer to the Insured Event 'Legal Liability' on pages 24 to 26.

What is not covered

We will not cover loss or damage caused by fire within the first 24 hours of the commencement of **your** policy unless:

- **your** policy is a renewal or replacement of similar insurance and there has been no break in cover; or
- **you** have owned **your vehicle** for less than 24 hours prior to the commencement of this cover.

You are also not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess/es**, as described on page 52 to 56 and stated on **your Certificate of Insurance**.

No Claim Discount

If **we** agree to pay a claim as a result of this Insured Event, **your** No Claim Discount may be affected. Please refer to pages 57 to 58 and **your Certificate of Insurance** for more detail.

Limits

General policy limits apply. Please refer to pages 10 to 13.

Legal Liability

This Insured Event applies to:

- Comprehensive Cover;
- Third Party Property Damage, Fire and Theft Cover;
- Third Party Property Damage Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

You are insured for any amount **you** legally have to pay another person for loss of or damage to someone else's property caused by:

- **your vehicle** as a result of an event, which is partly or fully **your** fault; and/or

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- a caravan or trailer towed by **your vehicle** as a result of an event, which is partly or fully **your** fault.

The cover under this section extends to liabilities incurred by:

- any person who is driving, using or in charge of **your vehicle** with **your** permission;
- a passenger travelling in **your vehicle** or who is getting into or out of **your vehicle**; and
- **your** employer, principal or partner arising from the use of **your vehicle**.

This cover includes reasonable legal costs and expenses for settling or defending the claim made against **you** or any other person seeking cover under this section if **you** or they have received prior written approval from **us**. **You** or any other person seeking cover under this section must notify **us** of any potential claim within 6 months of the event.

The most **we** will pay for all claims under 'Legal Liability' and the Additional Benefit 'Substitute Vehicle' (see page 38) in total is \$20 million.

What is not covered

We will not cover **you** or any other person for liability:

- for loss of or damage to **your** own property, **your family's** property or property which is in **your** possession, custody or control;
- for any legal costs and expenses relating to any criminal or traffic proceedings;
- which is insurable under any statutory or compulsory insurance policy or any statutory or compulsory insurance or compensation scheme or fund covering such legal liability;
- for any bodily injury or death to any person;
- if **you** or any driver of **your vehicle** agrees to accept liability, except if liability would have existed anyway;
- for any amount for exemplary, punitive or aggravated damages;
- if the event is not accidental, unexpected and unforeseen by **you**, or
- if a General Exclusion applies (see pages 49 to 52).

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on pages 52 to 56 and stated on **your Certificate of Insurance**.

No Claim Discount

Your No Claim Discount may be affected by submitting a claim. Please refer to pages 57 to 58 and **your Certificate of Insurance** for more detail.

Limits

The most **we** will pay for all claims under this section and the Additional Benefit 'Substitute Vehicle' on page 38 in total is \$20 million.

You or any other person seeking cover under this section must notify **us** of any potential claim within 6 months of the event.

Storm, Hail or Flood

This Insured Event applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

You are insured for loss or damage to **your vehicle** caused by a storm (including a hail storm) or flood.

What is not covered

You are not covered for loss or damage to **your vehicle** under this Insured Event for damage caused by a storm or flood for the first 24 hours of the commencement of **your** policy unless:

- **your** policy is a renewal or replacement of similar insurance and there has been no break in cover; or
- **you** have owned **your vehicle** for less than 24 hours prior to the commencement of this cover.

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You are also not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess/es**, as described on page 52 to 56 and stated on **your Certificate of Insurance**.

No Claim Discount

If **we** agree to pay a claim as a result of this Insured Event, **your** No Claim Discount may be affected. Please refer to pages 57 to 58 and **your Certificate of Insurance** for more detail.

Limits

General policy limits apply. Please refer to pages 10 to 13.

Theft of Keys

This Insured Event applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

You are insured if the keys to **your vehicle** are stolen.

We will pay for the replacement of **your vehicle's** keys and the necessary re-coding of **your vehicle's** locks if **you** report the theft of **your** keys to the Police.

If **we** agree to pay **your** claim under this Insured Event, the most **we** will pay in respect of any one event is the amount it costs to re-key and/or re-code **your vehicle** up to \$1,000.

What is not covered

We will not cover **you** for keys that were stolen:

- by **your family**;
- by an invitee or a person who lives with **you**; and
- and not reported to the Police.

You are also not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess/es**, as described on pages 52 to 56 and stated on **your Certificate of Insurance**.

No Claim Discount

If **we** agree to pay a claim as a result of this Insured Event, **your** No Claim Discount may be affected. Please refer to pages 57 to 58 and **your Certificate of Insurance** for more detail.

Limits

The most **we** will pay in relation to this Insured Event is up to \$1,000.

General policy limits apply. Please refer to pages 10 to 13.

Theft or Attempted Theft

This Insured Event applies to:

- Comprehensive Cover;
- Third Party Property Damage Fire and Theft Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

You are insured for loss of or damage to **your vehicle** if **your vehicle** is:

- damaged in an attempt to steal it or the items from inside it;
- stolen and found damaged; or
- stolen and not found;

which **you** have reported to the police, unless it was committed by:

- **you**;
- a person who usually lives with **you**;

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- a person with the consent of:
 - **you**; or
 - a person who usually lives with **you**.

What is not covered

You are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess/es**, as described on pages 52 to 56 and stated on **your Certificate of Insurance**.

No Claim Discount

If **we** agree to pay a claim as a result of this Insured Event, **your** No Claim Discount may be affected. Please refer to pages 57 to 58 and **your Certificate of Insurance** for more detail.

Limits

General policy limits apply. Please refer to pages 10 to 13.

Vandalism or Malicious Act

This Insured Event applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

You are insured for loss of or damage to **your vehicle** caused by vandalism or a malicious act which **you** have reported to the police unless it was committed by:

- **you**;
- a person who usually lives with **you**;
- a person with the consent of:
 - **you**; or
 - a person who usually lives with **you**.

What is not covered

You are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess/es**, as described on pages 52 to 56 and stated on **your Certificate of Insurance**.

No Claim Discount

If **we** agree to pay a claim as a result of this Insured Event, **your** No Claim Discount may be affected. Please refer to pages 57 to 58 and **your Certificate of Insurance** for more detail.

Limits

General policy limits apply. Please refer to pages 10 to 13.

Additional Benefits

If **we** accept **your** claim for loss or damage, **you** may be entitled to the following Additional Benefits.

The Additional Benefits apply to:

- Comprehensive Cover;
- Third Party Property Damage, Fire and Theft Cover;
- Third Party Property Damage Cover.

The type of cover **you** have purchased is stated on **your Certificate of Insurance** and this will determine which of the following Additional Benefit/s apply.

Any event in respect of which a claim is made under an Additional Benefit must occur after the policy commenced and before it expired or was cancelled.

Accidental Death

This Additional Benefit applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

If **we** agree to pay **your** claim as a result of the Insured Event 'Collision or Impact Damage' (see page 22) and the driver of **your vehicle** is injured in a vehicle collision and dies as a direct result of that injury, **we** will pay the estate of the deceased \$5,000 if:

- **we** have accepted a claim for loss of or damage to **your vehicle** as a result of that collision;
- the death occurs within 12 months of the injury; and
- a death certificate, given by a qualified and registered member of the medical profession, is shown to **us** as proof of the cause of death.

What is not covered

Your vehicle is not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

The most **we** will pay in relation to this Additional Benefit in respect to any one Insured Event is \$5,000 in total.

Baby Capsules and Child Seats

This Additional Benefit applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

If **we** agree to pay **your** claim as a result of an Insured Event and the baby capsule/s or child seat/s fitted to **your vehicle** are damaged or stolen as a result of the Insured Event, **you** are insured for loss of or damage to the baby capsules or child seats up to \$400.

We will choose between repairing or replacing the property or paying **you** the value after allowing for wear, tear and depreciation.

We may ask for evidence that **you** owned the property or for evidence as to the value of the property being claimed (refer to pages 59 to 60 for more detail).

What is not covered

You are not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

The most **we** will pay in relation to this Additional Benefit in respect to any one Insured Event is up to \$400 in total.

Emergency Accommodation Costs

This Additional Benefit applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

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What is covered

If **we** agree to pay **your** claim as a result of the Insured Event:

- collision or impact (see page 22);
- theft or attempted theft (see page 28); or
- vandalism or malicious act (see page 29)

and the event occurs more than 200 kilometres from **your** home and **your vehicle** cannot be safely driven home, **we** will pay the reasonable costs up to \$400 for emergency accommodation for **you** and **your family**.

You must provide **us** with all the accounts and/or receipts for any emergency accommodation costs.

What is not covered

You are not covered under this Additional Benefit if **you** are unable to provide **us** with the accounts and/or receipts **we** request in relation to **your** emergency accommodation costs.

Your vehicle is also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

The most **we** will pay in relation to this Additional Benefit in respect to any one Insured Event is up to \$400 in total.

Emergency Repairs

This Additional Benefit applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

If **your vehicle** is damaged as a result of an Insured Event; **we** will pay the reasonable costs of emergency repairs up to \$500 which are necessary to enable **you** to drive **your vehicle** home or to a repairer.

You must provide **us** with all the accounts and/or receipts for any emergency repairs completed.

What is not covered

You are not covered under this Additional Benefit if **you** are unable to provide **us** with the accounts and/or receipts **we** request in relation to any emergency repairs completed.

You are also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

The most **we** will pay in relation to this Additional Benefit in respect to any one Insured Event is up to \$500 in total.

Hire Car Following Theft

This Additional Benefit applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

If **we** agree to pay **your** claim as a result of the Insured Event 'Theft or Attempted Theft' (see page 28), **we** will arrange for **you** to be provided with a hire car:

- until **your vehicle** is recovered undamaged and it is returned to **you**;
- until **your vehicle** is recovered damaged and the damage is repaired;
- until **we** settle **your** claim by paying the **agreed value** or **market value**; or
- for a maximum of 14 days,

whichever happens first.

If **we** agree to pay a claim under this Additional Benefit, the most **we** will pay is \$75 for each 24 hour period of car hire up to a maximum of \$1,050.

You may be required to:

- pay a holding bond directly to the hire car company; or
- provide a credit card imprint directly to the hire car

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company before a vehicle is made available.

What is not covered

We will not cover:

- the costs of a hire car unless it has been arranged by **us** or approved by **us**;
- running costs (including the cost of fuel used) or any additional hire costs;
- any loss of or damage to the hire car;
- liability arising from the use of the hire car; and
- any insurance excess or other costs which **you** may be liable for under the hire car agreement.

We are not responsible for making sure a hire car is available or for any terms or conditions of the hire car agreement provided by the hire car company.

If **you** withdraw **your** claim or **we** deny **your** claim, **you** must reimburse us for any costs that **we** have already covered.

You are also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

The most **we** will pay in relation to this Additional Benefit is up to:

- \$75 for each 24 hour period of car hire;
- 14 days.

to a maximum of \$1,050.

Personal Effects and Clothing

This Additional Benefit applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

If **we** agree to pay **your** claim as a result of the Insured Event:

- Collision or impact (see page 22); or
- Theft or attempted theft (see page 28)

we will pay for loss of or damage to **your** and **your family's** personal effects and clothing up to \$500 which are:

- damaged in a collision involving **your vehicle**;
- stolen from **your** locked **vehicle** with evidence of forced entry; or
- stolen at the same time as **your vehicle**.

We will choose between repairing or replacing the property or paying **you** the value after allowing for wear, tear and depreciation.

We may ask for evidence that **you** owned the property or for evidence as to the value of the property being claimed (refer to pages 59 to 60 for more detail).

What is not covered

You are not covered under this Additional Benefit for loss of or damage to:

- mobile phones;
- computers (including laptops);
- cash, credit/debit cards or negotiable instruments;
- tools of trade or items used for business purposes; and
- baby capsules and child seats (see page 32).

You are also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

The most **we** will pay in relation to this Additional Benefit in respect to any one Insured Event is up to \$500 in total.

Replacement of a New Vehicle after a Total Loss

This Additional Benefit applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

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What is covered

If **we** agree to pay **your** claim as a result of an Insured Event and **you** are the first registered owner of **your vehicle** and **your vehicle** is a **total loss** within the first 24 months of the original registration then **we** will apply the following practice.

- If a replacement *vehicle* is available within Australia, we will:
 - replace **your vehicle** with a vehicle of the same make, model and series;
 - replace any **modifications** and/or **accessories** that are fitted to **your vehicle** and are stated on **your Certificate of Insurance**, and
 - pay the on-road costs including the first 12 months' Registration and Compulsory Third Party (CTP) insurance. Any refund **you** obtain from **your** original registration and CTP insurance must be paid to **us**.
- If **we** replace **your vehicle** under this Additional Benefit, **your** policy will continue to cover **your** new replacement **vehicle** until the end of the **Period of Insurance**. We will not require **you** to pay any additional premium.
- If a replacement vehicle is not currently available within Australia, **we** will pay **you** either the **market value** or **agreed value** of **your vehicle**, whichever is shown on **your** current **Certificate of Insurance**. If **we** pay **you** either the **market value** or **agreed value**, **your** policy will come to an end and no refund of premium will be due to **you**.

Where **your vehicle** is under finance, **we** will require written consent from **your** financier before **we** can authorise replacement of **your vehicle**.

What is not covered

You are not covered under this Additional Benefit if:

- **your vehicle** was a demonstrator model;
- **you** were not the first registered owner;

- **your vehicle** is not a **total loss** within the first 24 months of the original registration;
- **your** replacement vehicle is not available within Australia.

You are also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Substitute Vehicle

This Additional Benefit applies to:

- Comprehensive Cover;
- Third Party Property Damage, Fire and Theft Cover;
- Third Party Property Damage Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

You are insured for any amount **you** legally have to pay another person up to \$20 million for loss of or damage to someone else's property caused by a substitute vehicle as a result of an event in the **Period of Insurance**, which is partly or fully **your** fault, if:

- **your vehicle** can't be driven as a result of an Insured Event (and **we** have accepted a claim for that Insured Event), mechanical breakdown or servicing during the **Period of Insurance**;
- **you** have the legal use of the substitute vehicle; and
- the substitute vehicle does not belong to **you**.

You must notify **us** of any potential claim within 6 months of the event.

What is not covered

We will not cover **you** for liability:

- if **we** have already accepted a claim for the **total loss** of **your vehicle**;
- if the substitute vehicle is unregistered;
- for loss of or damage to the substitute vehicle;
- for loss of or damage to **your** own property, **your family's** property or property which is in **your** possession, custody or control;

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- for any legal costs and expenses relating to any criminal or traffic proceedings;
- which is insurable under any statutory or compulsory insurance policy or any statutory or compulsory insurance or compensation scheme or fund covering such legal liability;
- for any bodily injury or death to any person;
- if **you** agree to accept liability, except if liability would have existed anyway;
- for any amount for exemplary, punitive or aggravated damages;
- if the event is not accidental, unexpected and unforeseen by **you**; or
- if a general exclusion applies (see pages 49 to 52) or would otherwise apply if **you** were driving **your vehicle** instead of the substitute vehicle.

Limits

The most **we** will pay in relation to this Additional Benefit and the Insured Event 'Legal Liability' (see pages 24 to 25) is up to \$20 million in total.

You must notify us of any potential claim within 6 months of the event.

Temporary Cover for a Replacement Vehicle

This Additional Benefit applies to:

- Comprehensive Cover;
- Third Party Property Damage, Fire and Theft Cover;
- Third Party Property Damage Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

We will provide temporary cover if **you** permanently replace **your vehicle** in the **Period of Insurance** from the date of purchase to a maximum of 14 days, if **you**:

- provide us with the full details of the replacement vehicle within 14 days of taking ownership of **your** vehicle;

- receive **our** agreement to cover **your** replacement vehicle, and
- pay any additional premium required.

The temporary cover applying to the replacement vehicle is the same as the cover applying to **your vehicle** as detailed within this PDS.

What is not covered

You are not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

General policy limits apply. Please refer to pages 10 to 13.

Towing and Storage Costs

This Additional Benefit applies to:

- Comprehensive Cover;
- Third Party Property Damage, Fire and Theft Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

If **we** agree to pay **your** claim as a result of an Insured Event and **your vehicle** is damaged leaving it un-roadworthy or unsafe to drive, **we** will pay the reasonable cost of removing and towing **your vehicle** to and storing **your vehicle** at:

- the nearest repairer, or
- any other place which **we** agree.

What is not covered

You are not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

General policy limits apply. Please refer to pages 10 to 13.

Trailer and Caravan Cover

This Additional Benefit applies to:

- Comprehensive Cover.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

If **we** agree to pay **your** claim as a result of the Insured Event:

- collision or impact (see page 22); or
- theft or attempted theft (see page 28);

we will pay reasonable costs for the loss of or damage to a trailer or caravan attached to **your vehicle** that is also caused by that Insured Event.

The most **we** will pay is:

- \$1,000; or
- the market value of the trailer or caravan

whichever is the lesser.

We may ask for evidence that **you** owned the property or for evidence as to the value of the property being claimed (please refer to pages 59 to 60 for more detail).

What is not covered

We will not cover **you**:

- for loss of or damage to personal items being carried in or on the trailer or caravan; or
- if the caravan or trailer was being used for business or carrying goods for trade purposes.

You are also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

The most **we** will pay in relation to this Additional Benefit in respect to any one Insured Event is up to \$1,000.

Transportation Costs

This Additional Benefit applies to:

- Comprehensive Cover.

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is covered

If ***we*** agree to pay ***your*** claim as a result of the Insured Event:

- collision or impact damage (see page 22);
- theft or attempted theft (see page 28); or
- vandalism or malicious act (see page 29)

we will pay the reasonable costs for transportation up to \$400 to:

- return ***you*** and ***your family*** home; and
- collect ***your vehicle*** when it has been repaired.

You must provide ***us*** with all the accounts and/or receipts for transportation costs.

What is not covered

You are not covered under this Additional Benefit if ***you*** are unable to provide ***us*** with the accounts and/or receipts ***we*** request in relation to ***your*** transportation costs.

Your vehicle is also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

The most ***we*** will pay in relation to this Additional Benefit is up to \$400 in respect of any one Insured Event.

Uninsured Motorist Extension

This Additional Benefit applies to:

- Third Party Property Damage, Fire and Theft Cover; and
- Third Party Property Damage Cover.

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

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What is covered

You are insured for loss of or damage to **your vehicle**, including towing and storing **your vehicle**, caused by a collision with another vehicle in the **Period of Insurance** if the collision is not **your** fault and the:

- vehicle at fault is uninsured; or
- driver at fault has insurance but it does not cover the loss or damage.

We will pay up to \$4,000 for any one event if:

- **we** agree the event was the fault of the uninsured driver;
- **you** provide **us** with the name, address and phone number of the uninsured driver and registration number of the vehicle they were driving, and
- **you** did not contribute to the cause of the collision.

What is not covered

We will not cover **you** if the event is not accidental, unexpected and unforeseen by **you**.

You are also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

The most **we** will pay in relation to this Additional Benefit in respect to any one Insured Event is up to \$4,000.

Policy Options

The following Policy Options are available under Comprehensive Cover only.

You may be eligible to add one or more of the following policy options to **your** policy. If **you** have selected any policy options and paid the additional premium where advised, it will be stated on **your Certificate of Insurance**.

In some instances selecting policy options may either increase or decrease **your** premium.

Hire Car Following an Incident

This Optional Cover applies to:

- Comprehensive Cover.

If **you** have selected this Policy Option and paid the additional premium it will be stated on **your Certificate of Insurance**.

What is covered

If **we** agree to pay **your** claim under the Insured Event:

- collision or impact damage (see page 22);
- fire damage (see page 23);
- storm, hail or flood (see page 26); or
- vandalism or malicious act (see page 29)

we will

- arrange for **you** to be provided with a hire car up to \$75 for each 24 hour period; or
- pay **you** a daily allowance of \$30 if a hire car is not available.

If **you** selected this Policy Option it will be stated on **your Certificate of Insurance**.

We will provide the benefit from the later of the date:

- the repairs to **your vehicle** are authorised by **us**; or
- **your vehicle** is made available for repairs to commence.

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We will provide this benefit:

- until **your vehicle** is repaired and returned to **you**;
- until **we** settle **your** claim by paying the **agreed value** or **market value**; or
- for a maximum of 14 days

whichever happens first.

You may be required to pay a holding bond or credit card imprint directly to the hire car company before a vehicle is made available.

We are not responsible for making sure a hire car is available or for any terms or conditions of the hire car agreement provided by the hire car company.

What is not covered

We will not cover:

- the costs of a hire car unless it has been arranged by **us** or approved by **us**;
- running costs (including the cost of fuel used) or any additional hire costs;
- any loss of or damage to the hire car;
- liability arising from the use of the hire car; and
- any insurance excess or other costs which **you** may be liable for under the hire car agreement.

If **you** withdraw **your** claim or **we** deny **your** claim, **you** must reimburse **us** for any costs that **we** have already covered.

Limits

The most **we** will pay in relation to this Policy Option is:

- up to \$75 for each 24 hour period of car hire up to a maximum of \$1,050; or
- a daily allowance of \$30 if a hire car is not available.

Removal of Basic Excess for Windscreen and Window Glass Claims

This Optional Cover applies to:

- Comprehensive Cover.

If **you** have selected this Policy Option and paid the additional premium it will be stated on **your Certificate of Insurance**.

What is covered

If **we** agree to pay **your** claim for damage to **your** windscreen or window glass only, **you** will not be required to pay an **excess** on that claim.

This Policy Option applies:

- if the damage to **your** windscreen or window glass is the full extent of the damage to **your vehicle**;
- if the fracture extends through all layers of the windscreen or through the entire thickness of the glass; and
- to one claim in a **Period of Insurance**.

Your No Claim Discount/Rating is not affected if the damage to **your** windscreen or to the window glass is accidental.

What is not covered

You are not covered under this Policy Option for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

This Optional Cover is limited to one claim per of **Period of Insurance**.

Protected No Claim Discount

This Optional Cover applies to:

- Comprehensive Cover.

If **you** have selected this Policy Option and paid the additional premium it will be stated on **your Certificate of Insurance**.

What is covered

If **you** lodge a claim which would normally reduce **your** No Claim Discount/Rating on **your** next renewal, **your** No Claim Discount/Rating will not be affected by that claim.

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This Policy Option:

- can only be selected if **your** policy's No Claim Discount is 65% or Rating 1 and above; and
- applies to the first claim in a **Period of Insurance**.

For more information as to how **your** No Claim Discount/ Rating is calculated and applied refer to pages 57 to 58.

What is not covered

You are not covered under this Policy Option for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

This Policy Option is limited to the first claim in a **Period of Insurance**.

Restricted Drivers

This Optional Cover applies to:

- Comprehensive Cover.

If **you** have selected this Policy Option it will be stated on **your Certificate of Insurance** and a reduced premium applies.

What is covered

If this option is noted as covered on **your Certificate of Insurance**, **you** are entitled to pay a reduced premium for reduced cover.

The reduction in cover means **you** will not be covered for any loss of or damage to **your vehicle** whilst it is being driven by a person who is under 30 years of age.

We will provide cover if **your vehicle** is being driven by, or in the control of, a person under 30 years of age:

- in the course of a mechanical service;
- paid by **you** to repair or test **your vehicle**;
- in the course of providing a valet parking service;
- who is an attendant at a car park; or
- who is subsequently convicted of theft or illegal use of **your vehicle**.

What is not covered

This Policy Option is not available in the following circumstances:

- for certain vehicle types (for example, certain high-performance vehicles); or
- if **you** have any **declared drivers** under 30 years of age on **your** policy.

You are also not covered under this Policy Option for loss or damage as described in the General Exclusions listed on pages 49 to 52.

Limits

Policy limits apply. Please refer to pages 10 to 13.

Voluntary Additional Basic Excess

This Optional Cover applies to:

- Comprehensive Cover.

If **you** have selected this Policy Option it will be stated on **your Certificate of Insurance** and a reduced premium applies.

You can select an **excess** in addition to any Basic **Excess** payable on **your** policy. Should **you** select this Policy Option then in the event of a claim **you** will contribute a higher amount to the value of **your** claim.

This means **you** are accepting a larger proportion of any loss.

The Voluntary Additional Basic **Excess** selected by **you** is paid in addition to **your** Basic **Excess** (Basic **Excess** + Voluntary Additional Basic **Excess**)

For more information about the Voluntary Additional Basic **Excess** options available, please refer to the Premium, Excess and Discount Guide which can be found at **bankwest.com.au** or contact **us** for a copy.

What is not covered

You are not covered under this Policy Option for loss or damage as described in the General Exclusions listed on pages 49 to 52.

General Exclusions

The following general exclusions apply to all sections of this policy.

Under this policy there is no cover provided for any loss, damage or liability caused directly or indirectly by or in any way connected with:

1. **your vehicle** being driven by:

- **you**;
- a member of **your family**; or
- any other person with **your** permission;

when the driver of **your vehicle**:

- is under the influence of, or their judgement is affected by any drug or alcohol;
- has more than the legal limit of alcohol in their breath or blood permitted by law in the state or territory where the incident occurs; or
- refuses to submit to any test to determine the level of alcohol or drugs in their blood when reasonably requested by the Police.

At **our** discretion, **we** may pay for loss, damage or liability if **you** can prove that **you** did not know and should not have reasonably known that the driver was likely:

- to be under the influence of, or their judgement was likely to be affected by, any drug or alcohol; or
- to have more than the legal limit of alcohol in their breath or blood permitted by law.

2. **your vehicle** being driven by:

- **you**;
- a member of **your family**; or
- any other person with **your** permission;

when the driver of **your vehicle** is not licensed to drive **your vehicle**. This includes where their driver's licence is cancelled, suspended, or they are not complying with any special conditions imposed on their licence.

At **our** discretion, **we** may pay for loss, damage or liability if **you** can prove that **you** did not know and could not reasonably found out that the driver of **your vehicle** was not licenced to drive **your vehicle**.

3. **your vehicle** being driven by a **declined driver**.
4. **your vehicle** being driven by a person under 30 years of age if **you** have selected the restricted driver option, unless the driver **your vehicle** was:
 - driving the vehicle in the course of a mechanical service;
 - providing a valet parking service;
 - a person paid by **you** to repair or test **your vehicle**;
 - an attendant in a car park; or
 - subsequently convicted of theft or illegal use of **your vehicle**.
5. any illegal or unlawful act committed by **you** or the driver of **your vehicle** whether or not they are insured under this policy.
6. a deliberate, intentional, malicious or criminal act (including theft, conversion or misappropriation) caused intentionally by or involving:
 - **you**;
 - a **declared driver**; or
 - any person who is acting with **your** express or implied consent.
7. incidents occurring outside Australia.
8. structural, mechanical, electrical or electronic failure of **your vehicle**.
9. any deterioration, wear, tear, rust, erosion or other forms of corrosion of **your vehicle**.
10. **your vehicle** being used whilst it is damaged, unsafe or un-roadworthy.

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11. **your vehicle** is being used to carry passengers for hire, fare or reward. This exclusion does not apply if the **vehicle** is being used for car pool or child care arrangements or if **your** full-time employer pays **you** a travelling allowance.
12. **your vehicle** being used to carry more passengers, or carry or tow a load, greater than that for which **your vehicle** was designed.
13. **you** or the driver of **your vehicle** not taking reasonable steps to secure **your vehicle** after it has:
 - broken down;
 - been damaged in an incident; or
 - been found after it was stolen.
14. the lawful seizure of **your vehicle**.
15. financial loss, including the loss of:
 - **your vehicle's** value after being repaired;
 - wages or commission because **you** cannot use **your vehicle**;
 - the use of **your vehicle** requiring **you** to hire a substitute vehicle (except where **your** policy specifically offers cover for a hire car or transportation costs); or
 - **your vehicle** as a result of it being legally taken or confiscated.
16. **your vehicle** participating in any motor sport or time trial or being tested in preparation for any motor sport or time trial.
17. **your vehicle** being used in connection with the motor trade for experiments, tests, trials or demonstration purposes.
18. faulty repairs to **your vehicle**, unless **we** have authorised the repairs.
19. from the use of **your vehicle** while it is on consignment.
20. depreciation of **your vehicle** or insured property.

21. any action connected with or taken to control, prevent or suppress invasion, acts of foreign enemies, hostilities, war or warlike operations (whether war is declared or not), civil war, rebellion, revolution, riot, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or any looting, sacking or pillaging following any of these acts.
22. the use, existence or escape of nuclear weapons, material or ionising radiation from, or contamination by radioactivity from, any nuclear fuel or nuclear waste from the combustion of nuclear fuel.

We will also not cover:

23. loss or damage to **your vehicle's** tyres caused by road cuts, punctures, bursts or braking.
24. loss or damage that is not caused by an Insured Event during the **Period of Insurance**.
25. replacement of that part or those parts of a set (for example, wheels) of **your vehicle** that are not lost or damaged when another part or parts of that set are lost or damaged.

Excesses

An **excess** is the amount **you** must contribute when **we** agree to pay a claim.

In some instances an **excess** may not apply (see page 55) or more than one type of **excess** may apply.

The **excess/es** that apply to **your** policy are stated on **your Certificate of Insurance**.

Where an **excess** applies **we** will:

- deduct the **excess/es** from any settlement amount **we** pay directly to **you** (or **your** credit provider); or
- deduct the **excess/es** from any invoice **we** receive from a repairer, which will mean that **you** will be responsible for paying the amount of the **excess/es** directly to the repairer; or
- require **you** to pay the **excess/es** to **us** prior to the settlement of **your** claim.

Excess/es that may apply when you make a claim

All **excess** amounts that apply to **your** policy are listed on **your Certificate of Insurance**.

Excess Type	How the excess is applied
Basic Excess	Applies to all claims.
Voluntary Additional Basic Excess	<p>This excess is selected by you (see page 48) and is paid in addition to the Basic Excess (Basic Excess + Voluntary Additional Basic Excess.)</p> <p>If you have selected this option, the Voluntary Additional Basic Excess amount is listed on your Certificate of Insurance.</p>
Age Excess	<p>Applies when the incident you are claiming for occurred while your vehicle was being driven by a person under 25 years of age.</p> <p>This excess is in addition to the Basic Excess, any Voluntary Additional Basic Excess and any applicable Imposed Excess.</p>
Undeclared Young Driver Excess	<p>Applies when the incident you are claiming for occurred while your vehicle was being driven by a person under 25 years of age, who is not stated on the Certificate of Insurance.</p> <p>This excess is not payable if your vehicle was being driven by, or in control of, a person under 25 years of age:</p> <ul style="list-style-type: none">• in the course of a mechanical service;• paid by you to repair or test your vehicle;• in the course of providing a valet parking service;• who is an attendant at a car park; or• who is subsequently convicted of theft or illegal use of your vehicle. <p>This excess is in addition to the Basic Excess, any Voluntary Additional Basic Excess, Age Excess and any applicable Imposed Excess.</p>

Excess Type	How the excess is applied
<p>Inexperienced Driver Excess</p>	<p>If you have not selected the Restricted Driver option or this option is not available (see page 47) this excess applies when the incident you are claiming for occurred while your vehicle was being driven by a person who is 25 years old or older and who has not held an Australian driver's licence for at least 2 consecutive years.</p> <p>If you have selected the Restricted Driver option (see page 47) this excess applies when the incident you are claiming for occurred while your vehicle was being driven by a person who is 30 years or older and who has not held an Australian driver's licence for at least 2 consecutive years.</p> <p>This excess is in addition to the Basic Excess, any Voluntary Additional Basic Excess and any applicable Imposed Excess.</p>
<p>Imposed Excess</p>	<p>There are 2 types of imposed excess which may be applied by us:</p> <p>1. Imposed Driver Excess</p> <p>This excess applies to a specific declared driver because of that driver's insurance, incident or driving history. An Imposed Driver Excess applies when the incident you are claiming for occurred while your vehicle was being driven by the driver to whom the imposed driver excess applies.</p> <p>2. Imposed Vehicle Excess</p> <p>This excess applies because of the type of vehicle being insured. An Imposed vehicle excess applies to all claims made under the policy in relation to this vehicle.</p> <p>Any Imposed Excess is in addition to the Basic Excess and any applicable Age, Inexperienced Driver and any Voluntary Additional Basic Excess.</p>

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For more information about **excesses** and the amounts, please refer to the Premium, Excess and Discount Guide which can be found at bankwest.com.au or contact us for a copy.

When an excess does not apply

Excess Type	Circumstance When This Excess Does Not Apply
<p>Basic Excess</p>	<ul style="list-style-type: none"> • we determine that you or the driver of your vehicle did not contribute to the cause of the incident; and/or • your vehicle was damaged whilst parked and you can provide us with: <ul style="list-style-type: none"> – the name/s, address/es, telephone number/s; and – registration number/s of the other vehicle/s involved in the incident.
<p>Voluntary Additional Basic Excess</p>	<ul style="list-style-type: none"> • we determine that you or the driver of your vehicle did not contribute to the cause of the incident, and/or • your vehicle was damaged whilst parked and you can provide us with: <ul style="list-style-type: none"> – the name/s, address/es, telephone number/s; and – registration number/s of the other vehicle/s involved in the incident.
<p>Age Excess</p>	<p>If your claim is in relation to the following:</p> <ul style="list-style-type: none"> • windscreen or window glass damage only; • theft or attempted theft; • hail, storm or flood damage; • fire damage; • malicious damage, or • damage to your vehicle whilst parked.

Excess Type	Circumstance When This Excess Does Not Apply
<p>Undeclared Young Driver Excess</p>	<p>If your claim is in relation to the following:</p> <ul style="list-style-type: none"> • windscreen or window glass damage only; • theft or attempted theft; • hail, storm or flood damage; • fire damage; • malicious damage, or • damage to your vehicle whilst parked. <p>Where your vehicle was being driven by, or in control of, a person under 25 years of age:</p> <ul style="list-style-type: none"> • in the course of a mechanical service; • paid by you to repair or test your vehicle; • in the course of providing a valet parking service; • who is an attendant at a car park; or • who is subsequently convicted of theft or illegal use of your vehicle.
<p>Inexperienced Driver Excess</p>	<p>If your claim is in relation to the following:</p> <ul style="list-style-type: none"> • windscreen or window glass damage only; • theft or attempted theft; • hail, storm or flood damage; • fire damage; • malicious damage; or • damage to your vehicle whilst parked.
<p>Imposed Excess</p>	<ul style="list-style-type: none"> • we determine that you or the driver of your vehicle did not contribute to the cause of the incident, and/or • your vehicle was damaged whilst parked and you can provide us with: <ul style="list-style-type: none"> – the name/s, address/es, telephone number/s; and – registration number/s of the other vehicle/s involved in the incident.

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No Claim Discount or Rating

The No Claim Discount or Rating is stated on **your Certificate of Insurance**. It is a reward system for good driving and claims history which applies to Comprehensive Cover only.

We calculate **your** No Claim Discount/Rating by looking at the number of years **you** have been driving and **your** claims and accident history.

How Claims Lodged Will Affect Your No Claim Discount/Rating

Each time **we** invite renewal of **your** policy, **we** will review **your** policy's No Claim Discount/Rating, based on any claims lodged during the expiring **Period of Insurance**.

Your No Claim Discount/Rating will either:

- increase by one level of entitlement (up to **our** maximum No Claim Discount/Rating);
- decrease by one level of entitlement for each claim; or
- remain the same.

The table below has been designed to highlight how different claims can affect **your** No Claim Discount/Rating when lodged in the expiring **Period of Insurance**.

Decrease	Increase	No Change
At-fault incidents involving other parties.	Not at-fault incidents where the at-fault party can be identified.	Fire (i.e. bushfire, house fire, engine fire).
At-fault incidents and no other party involved.	Any other claim type where the responsible party can be identified.	Storm (including flood) or hail damage.
Not at-fault incidents where the at-fault party cannot be identified.	If no claims are lodged during the expiring Period of Insurance .	Damage to your windscreen or window glass if the damage is accidental.
Incidents caused by road conditions.	Not applicable	Not applicable

Decrease	Increase	No Change
Damage whilst parked where the identity of the responsible person is unknown.	Not applicable	Not applicable
Theft of or theft from your vehicle where the identity of the responsible person is unknown.	Not applicable	Not applicable
Malicious damage (including malicious fire damage) where the identity of the responsible person is unknown.	Not applicable	Not applicable

If multiple claims are lodged (including different types of claims), each claim will be assessed for its effect on **your** policy's No Claim Discount/Rating, based on the criteria outlined above.

How to Make a Claim

What You Must Do

You must:

- contact **us** as soon as possible if **you** need to make a claim;
- take all reasonable steps to prevent any further loss or damage occurring;
- obtain the full name/s, residential address/es and phone number/s of any drivers, passengers and witnesses involved;
- be truthful and frank with **us** at all times, otherwise **we** may refuse to pay **your** claim;
- cooperate and assist us with all of **our** enquiries, even if we have already paid **your** claim or require **you** to pay back any amounts we have already paid to **you**;

- contact the Police if the legal requirements of the state or territory where the loss or damage occurs requires **you** to do so.

In addition, if **your vehicle** is stolen or maliciously damaged, **you** must also:

- contact the Police immediately, **you** must keep a record of the incident number. **We** may require copies of the Police Report in order to process **your** claim.
- tell **us your** entitlement to Input Tax Credits (ITC) for the amount payable for **your** policy if **you** are registered or should be registered for GST purposes. We will not cover **you** for any fines, penalties or tax charges if the information **you** provide to **us** is incorrect.

What You Must Not Do

You must not:

- admit guilt or liability to anyone involved in the event;
- offer or agree to settle the claim without **our** written consent; or
- negotiate or promise anyone payment or authorise any repairs, except emergency repairs (see page 33).

The Claim Process

We may choose to outsource the management of all or part of the claims process to a dedicated Service Provider. That provider will always be chosen for their ability to deliver a quality claims service on **our** behalf and will be bound and measured by a Service Level Agreement.

Proof of Loss and Ownership

You must provide **us** with all documents and information that **we** request in order to establish:

- that **you** have suffered loss or damage to **your vehicle**; and
- the details and value of that loss or damage.

The type of documents and information that **we** may request include but are not limited to:

- Police reports and/or incident numbers;
- Death certificates;

- Witness statements including witness name/s, address/es and phone number/s;
- Details of other drivers involved in the incident (including name/es, phone number/s, address/es and registration number/s);
- Damaged items;
- Receipts;
- Valuation certificates;
- Registration papers;
- Instruction manuals;
- Warranty documentation;
- Spare parts;
- Original packaging;
- Receipts or invoices for previous repairs;
- Telephone and internet records; and
- Photographs.

If **you** do not provide **us** with sufficient proof, **we** may refuse to pay all or part of **your** claim.

Deciding who is at fault

We will decide who is at fault in an incident involving any other party.

Authorised Repairs

If **you** lodge a claim with **us** and **we** agree to repair **your vehicle**, **we** will choose the repairer.

We will nominate one of **our** recommended repairers to provide **us** with a quote for the repairs. **You** can however nominate **your** own repairer. If **you** nominate **your** own repairer, **you** will need to provide **us** with a quote from that repairer. **We** will then consider the quote for matters such as completeness, correct method of repair and competitiveness.

We may need to inspect **your vehicle** prior to authorising repairs, in which case **we** will advise **you** of where **you** need to take **your vehicle** for inspection.

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You must not authorise the repair of **your vehicle** without **our** written authority. If **you** do, **we** may refuse to pay for those repairs or require **you** to contribute to the costs of repair of **your vehicle**. This does not apply to section Emergency repairs (see page 33).

We will decide whether to:

- authorise the repairs to **your vehicle** to be undertaken by **our** recommended repairer; or
- authorise the repairs to **your vehicle** to be undertaken by **your** nominated repairer.

We only accept responsibility for any repairs authorised by **us** (see page 61 - Repair guarantee).

Alternatively **we** may at **our** discretion pay **you** the reasonable costs, as determined by **us**, for **you** to repair **your vehicle**.

Repair guarantee

We guarantee the quality of workmanship and materials used in repairs authorised by **us** for as long as **you** own the **vehicle**.

Spare Parts

Where **your vehicle** is within its new car warranty period **we** will only authorise the use of manufacturer's approved parts. Where **your vehicle** is outside its new car warranty period **we** will authorise the use of parts that are consistent with the age and condition of **your vehicle** at the time of the event, including the use of non-genuine and recycled parts. The maximum **we** will pay for any part will be the manufacturer's Australian list price. If the part is not available, **we** may decide to pay **you** the cash equivalent.

Your Contribution

If any repairs to **your vehicle** leave it in a better condition than it was before the incident, **we** may ask **you** to contribute to the repair cost to the extent of the betterment.

Assist us with your claim

In order for **us** to process **your** claim effectively, **you** must assist **us** by giving **us** all the required information about the event. If **you** do not assist **us**, **we** may not be able to pay the claim or provide cover.

If **you** have the right to recover amounts payable by another person, **you** must assist **us**.

Our Rights of Recovery

If a recovery can be made from any responsible party, **we** will conduct those recovery actions in **your** name. **We** will have sole authority to conduct any recovery actions.

Good and Services Tax (GST)

If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

What happens after a total loss?

Salvage of your vehicle when it is a total loss

If **we** decide to pay **you** the sum insured for **your vehicle**, any parts which can be salvaged from **your vehicle** become **our** property. This includes the proceeds of any sale of that salvage.

We will also be entitled to any refund of unexpired vehicle registration or Compulsory Third Party Insurance where permitted by law.

Payment of Unpaid Premium When Your vehicle is a Total Loss

If **we** decide to pay **you** the sum insured for **your vehicle**, any outstanding or unpaid premium will be deducted from the amount **we** pay **you**. If **we** decide to replace **your vehicle**, **you** must pay any outstanding or unpaid premium to **us**.

No return of premium or further cover after a total loss

If **we** decide to pay **you** the sum insured for **your vehicle**, **your** policy will come to an end, effective from the date of **your** claim.

You will not be entitled to any refund of premium for any unexpired period of **your** policy.

You will not be covered for any event that occurs after the effective date of the cancellation of **your** policy.

Examples of how we may settle a claim

The following are examples where **your vehicle** is stated as covered on **your Certificate of Insurance** and where circumstances of the claim would be accepted under the terms and conditions of this policy.

Example 1

Comprehensive Cover where **your vehicle** can be repaired (not registered for GST).

Your vehicle is in a collision where the **declared driver** of **your vehicle** is at-fault. The **vehicle** has been damaged but is still safe to drive.

A claim has been made under the Insured Event 'Collision and Impact'.

Claim Details	Details
Agreed value (shown on your Certificate of Insurance)	\$24,000
Comprehensive Cover - monthly premiums paid to date	Yes
Basic Excess	\$600
Quotation from our approved repair to have your vehicle repaired	\$3,700
Replacement of Personal Effects damaged in the collision	\$320

Settlement Calculation	Amount
Amount we pay our approved repairer (\$3,700 - \$600 excess = \$3,100)	\$3,100
Amount we pay to you for your personal effects	\$320
We require you to pay the Basic Excess directly to our approved repairer	\$600

Example 2

Comprehensive Cover where **your vehicle** can be repaired (not registered for GST).

Your vehicle is in a collision where the driver of your vehicle is at-fault. The driver of **your vehicle** is 23 years of age and not listed as a **declared driver** on **your Certificate of Insurance**. The **vehicle** has been damaged but is still safe to drive.

A claim has been made under the Insured Event 'Collision and Impact'

Claim Details	Details
Sum Insured (shown on your Certificate of Insurance)	Market Value
Comprehensive Cover - annual premium paid in full	Yes
Basic Excess	\$600
Age Excess	\$500
Undeclared Young Driver Excess	\$1,200
Quotation from our approved repair to have your vehicle repaired	\$11,600

Settlement Calculation	Amount
Amount we pay our approved repairer (\$11,600 - \$2,300 excesses = \$9,300)	\$9,300
We require you to pay our approved repairer the Basic + Age + Undeclared Young Driver Excess	\$2,300

In this example, the driver was under the age of 25 and not listed as a **declared driver** on **your Certificate of Insurance**, therefore the following **excesses** apply:

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- Basic **Excess** - \$600
- Age **Excess** - \$500
- Undeclared Young Driver **Excess** - \$1,200

\$600 + \$500 + \$1,200 = \$2,300 in total

Example 3

Comprehensive Cover where **we** have advised that **your vehicle** is a **total loss** (not registered for GST).

Your vehicle is in a collision where the **declared driver** of **your vehicle** is not at-fault. The policy is being paid by monthly instalments and a claim has been made under the Insured Event 'Collision and Impact'

Claim Details	Details
Agreed value (shown on the Certificate of Insurance)	\$35,400
Comprehensive Cover - premium paid monthly with \$200 outstanding (remaining monthly instalments until the end of your Period of Insurance)	\$200
Vehicle towed from the scene	\$240
Baby capsule damaged in the accident	\$390
Remaining Registration and Compulsory Third Party (CTP) amount	\$218

Settlement Calculation	Amount
The amount we pay you ($\$35,400 + \$390 - \$200 - \$218 = \$35,372$)	\$35,372
The amount we pay directly to the towing company	\$240
Basic Excess	N/A

As the driver of **your vehicle** did not contribute to the accident, no **excess** is payable.

Example 4

Third Party Property Damage, Fire and Theft Cover (Not registered for GST)

Your vehicle is involved in a fire and **we** have advised that the **vehicle** is a **total loss**.

The policy was paid annually and a claim has been made under the Insured Event 'Fire'.

Claim Details	Details
Market Value on the Certificate of Insurance	\$6,500 as determined by us
Third Party Property Damage, Fire and Theft Cover - annual premium paid in full	Yes
Basic Excess	\$600
Quotation from our approved repairer	\$5,200

Settlement Calculation	Amount
The amount we pay you (\$6,500 - \$600 = \$5,900)	\$5,900

We have paid **you** the sum insured for **your vehicle**, the policy will come to an end and there is no refund of any premium for the unexpired period of **your** policy.

Example 5

Third Party Property Damage Cover

Your vehicle is in a collision where **we** have decided that the **declared driver** of **your vehicle** is at fault. A claim has been made under the Insured Event 'Legal Liability'

Claim Details	Details
Cost to repair damage to other vehicle	\$14,400
Third Party Property Damage Cover - monthly premiums paid to date	Yes
Basic Excess	\$600

Settlement Calculation	Amount
Payment to repairer for damage to other vehicle	\$14,400
Basic Excess paid to us by you	\$600

As this is a Third Party Property Damage policy, there is no cover for the damage to **your vehicle** in this example.

Example 6

Comprehensive Cover where **your vehicle** has been involved in a theft and has not been recovered. **Your vehicle** was 13 months old and **you** are the first registered owner.

A claim has been made under the Insured Event 'Theft or attempted theft'.

Your vehicle is replaced under the Additional Benefit 'Replacement of a new vehicle after a total loss'

Claim Details	Details
Agreed value (shown on your Certificate of Insurance)	\$45,000
Comprehensive Cover - annual premiums paid to date in full	Yes
Basic Excess paid to us by you	\$600

How we settle **your claim**

We arrange for:

- **your vehicle** to be replaced with the same make, model and series; and
- new registration and Compulsory Third Party (CTP) insurance for that vehicle.

Do you have a complaint?

Often, problems can be resolved quickly and simply by talking to **us**. Please contact **us** to discuss **your** concerns by any of the ways listed on page 75.

If **we** are unable to satisfy **your** complaint, **our** internal procedures will ensure that **your** complaint is referred to an appropriate person and receives prompt attention.

If **you** still remain dissatisfied, **we** have **our** own internal dispute resolution process. **You** can access it either by calling the Customer Relations number on **1800 805 605**, or by writing to:

Customer Relations

Commonwealth Bank Group

GPO Box 41, Sydney NSW 2001

Customer Relations has the authority to act independently in dealing with **your** problem and to respond to **your** request for resolution.

When You Make a Complaint We Will:

- acknowledge **your** complaint and make sure we understand the issues;
- do everything **we** can to fix the problem;
- keep **you** informed of **our** progress;
- keep a record of **your** complaint;
- give **you** the name and contact details of a person who works for **us**, together with a reference number, so that **you** can follow **us** up if **you** want to; and
- provide **you** with a final response within 45 days.

If **we** are unable to provide a final response to **your** complaint within 45 days, **we** will:

- inform **you** of the reasons for the delay; and
- advise of **your** right to complain to the Financial Ombudsman Service (FOS); and
- provide **you** with the contact details of the FOS.

External Dispute Resolution

If **you** are not happy with the response **we** provide after **you** have dealt with **our** Customer Relations Department, **you** may refer **your** complaint to the FOS. **You** will need to make contact within 2 years of receiving **our** final decision. The FOS offers a free, independent dispute resolution service for the Australian banking, insurance and investment industries.

You can contact the FOS by calling **1300 780 808**, writing to Financial Ombudsman Service GPO Box 3, Melbourne, VIC 3001, or online at **fos.org.au**

Privacy of your personal information

Your Privacy is Important to Us

We know that how **we** collect, use, exchange and protect **your** information is important to **you**, and **we** value **your** trust. That's why protecting **your** information and being clear about what **we** do with it is a vital part of **our** relationship with **you**.

As a member of the Commonwealth Bank Group (the 'Group'), Commonwealth Insurance Limited ABN 96 067 524 216 AFSL 235030 ('CommInsure') adheres to the Group's Privacy Policy which can be found at **commbank.com.au/privacy**. **We** are bound by the Privacy Act and the Australian Privacy Principles, upon which the Group's Privacy Policy is based.

Bankwest, a distributor of the insurance, is a division within the Group and has a separate but consistent Privacy Policy. For information about how Bankwest collects, uses, exchanges and protects information please visit **bankwest.com.au** or request a copy of the Bankwest Privacy Policy at any Bankwest store.

What Information We Collect

The information **we** collect will vary according to the product or service **you** request or use. It includes personal information such as name, age, gender, contact details as well as **your** financial information. For example, as **you** are purchasing an insurance policy the type of information **we** may collect includes **your** full name, date of birth, mailing address, information about the risk **you** wish to insure and relevant risk or insurance history. **We** may also collect from **you** similar information about others who may be covered under the insurance policy.

When **you** are making a claim, information **we** will collect includes information about the circumstances of **your** claim and this may include sensitive information if relevant to **your** claim. **We** may also collect sensitive information at application or renewal. When **we** need to obtain this sensitive information, **we** will ask for **your** consent, except where otherwise permitted by law.

You must provide **us** with accurate and complete information. If **you** do not, **you** may not meet **your** responsibilities and **we** may not be able to provide **you** with **our** products and services.

How We Collect Information

We collect information about **you** and **your** interactions with **us**, for example, when **you** request or use **our** products or services, phone **us** or visit **us** online.

We collect information about **you** from others, such as service providers, agents, advisers, brokers, employers or **family** members. **We** may collect information about **you** that is publically available, for example, from public registers or social media, or made available by third parties.

We collect and verify customer information in different ways and **we** will advise **you** of the most acceptable ways to do this.

When **we** interact with **you**, **we** are obliged to identify **you**. **We** do this by collecting and verifying information about **you**. The collection and verification of information helps to protect against identity theft, money-laundering and other illegal activities.

We may also collect and verify information about persons who act on **your** behalf, such as a co-insured or another person **you** authorise to deal with **us** in relation to **your** policy or insurance claim.

How We Use Your Personal Information

We collect, use and exchange **your** personal information so that **we** can:

- establish **your** identity and assess applications for products and services;
- price and design **our** products and services;
- administer **our** products and services;
- manage **our** relationship with **you**;
- contact **you**, for example if **we** need to tell **you** something important;
- conduct and improve **our** businesses and improve the customer experience;

continued over the page

- verify information **you** have given **us** is accurate;
- manage **our** risks, for example to identify and investigate illegal activity, such as identity theft or fraud;
- comply with **our** legal obligations and assist government and law enforcement agencies and regulators;
- identify and tell **you** about other products and services that may be of interest to **you**.

We may also collect, use and exchange **your** information in other ways where **we** are permitted by law.

If **you** have provided **your** email or mobile phone details **we** may contact **you** by email or SMS.

Direct Marketing

If **you** don't want to receive direct marketing from **us**, **you** can tell **us** by calling **us** on **13 24 23** or by emailing **us** at **generalinsuranceprivacy@cba.com.au**. For requests about Bankwest direct marketing please refer to the Bankwest Privacy Policy.

Gathering and Combining Data to Get Insights

Improvements in technology enable organisations, like **us**, to collect and use information to get a more integrated view of customers and provide better products and services.

The Group may combine customer information it has with information available from a wide variety of external sources (for example, census or Australian Bureau of Statistics data). Group members are able to analyse the data in order to gain useful insights which can be used for any of the purposes described in '**How we use your personal information**'.

In addition, Group members may provide data insights or related reports to others, for example to help them understand their customers better. These are based on aggregated information and do not contain any information that identifies **you**.

Who Do We Exchange Your Information With?

We exchange **your** personal information with other

members of the Group so that the Group may adopt an integrated approach to its customers. **We** and other Group members may use this information for any of the purposes mentioned under '**How we use your personal information**'.

We may exchange information with third parties where this is permitted by law or for any of the purposes mentioned under '**How we use your personal information**'.

These third parties may include:

- service providers, for example builders or repairers, restorers, suppliers of goods or services related to an insurance claim such as assessors, investigators or insurance reference agencies;
- providers of certain outsourced functions, for example direct marketing, document production facilities, debt recovery and information technology support service providers;
- brokers or agents who refer **your** business to **us**;
- anyone named on **your** policy such as other policyholders or third parties entitled to cover or benefits under **your** policy, including mortgagees or financiers;
- any person acting on **your** behalf, including **your** financial advisor, solicitor, accountant, executor, administrator, trustee, guardian, attorney or any person **you** nominate as authorised to act on **your** behalf with respect to **your** insurance arrangements;
- medical practitioners (where health information is relevant to an interaction with us, for example an insurance claim relating to personal injury);
- auditors;
- reinsurers and reinsurance brokers;
- government or law enforcement agencies or regulators;
- entities established to help identify illegal activities and prevent fraud.

In all circumstances where **our** service providers receive or become aware of personal information, confidentiality arrangements apply.

Sending Information Overseas

From time to time **we** may send personal information to Group members and service providers or other third parties such as reinsurers who operate or hold data outside of Australia.

Where **we** send information overseas, **we** make sure that appropriate data handling and security arrangements are in place. Australian law may not apply to some of these entities. **We** may also send information overseas to complete a particular transaction or where this is required by the laws and regulations of Australia or another country.

For more information about which countries outside of Australia **we** may send personal information to, please refer to commbank.com.au/privacy

To Access or View Your Personal Information

You can (subject to permitted exceptions) request access to **your** personal information by contacting **us** by using the contacts listed below. **We** may charge **you** for providing access.

 **13 24 23**

 [**generalinsuranceprivacy@cba.com.au**](mailto:generalinsuranceprivacy@cba.com.au)

For more information about **our** privacy and information handling practices, please refer to the Group Privacy Policy. For Bankwest access requests please refer to the Bankwest Privacy Policy.

Making a Privacy Complaint

We accept that sometimes **we** can get things wrong. If **you** have a concern about **your** privacy **you** have the right to make a complaint and **we'll** do everything **we** can to put matters right.

We'll review **your** situation and try to resolve it straight away. If **you've** raised the matter already and it hasn't been resolved to **your** satisfaction, please contact:

Customer Relations

Commonwealth Bank Group

Reply Paid 41, Sydney NSW 2001

Phone **1800 805 605**

Fax **1800 028 542**

For further information on how to make a privacy complaint and how **we** deal with **your** complaint please refer to Group's Privacy Policy. For Bankwest privacy complaints please refer to the Bankwest Privacy Policy.

Financial Claims Scheme

This product is a protected product under the Financial Claims Scheme (FCS). The FCS protects certain individuals in the event of an insurer becoming insolvent. In the unlikely event of Commonwealth Insurance Limited becoming insolvent **you** may be entitled to access the FCS, provided **you** satisfy the eligibility criteria. More information about the FCS and eligibility criteria is available from APRA by visiting apra.gov.au or calling **1300 558 849**.

General Insurance Code of Practice

The General Insurance Code of Practice has been designed to raise the customer service standards in the Australian insurance industry and protects the rights of policyholders. Developed in concert with consumers, business and the insurance industry, the Code is the General Insurance industry's promise to be open fair and honest in the way it deals with all its customers.

Whether **you** are taking out insurance, making a claim or have a complaint, the Code of Practice lets **you** know the standards of customer service **you** can expect from the insurance industry.

The General Insurance Code of Practice specifically addresses the following areas:

- Buying Insurance;
- Making a Claim;

- Time of Need;
- Repairing Your Property;
- When Disaster Strikes;
- The Right Information.

CommInsure is proud to be a signatory to the Code.

To read the General Insurance Code of Practice or obtain additional information, visit **codeofpractice.com.au**

How to contact us

If **you** have any questions or would like further information about CommInsure Car Insurance, **you** can contact **us** by:

- Visiting any Bankwest Store;
- Calling **our** Customer Service Centre and/or Claims Department on **13 24 23**;
- Emailing **us** at: **contactus@comminsure.com.au**; or
- Writing to **us** at: PO Box 315, Silverwater, NSW, 2128.

You can also visit **bankwest.com.au**

Financial Services Guide

This Financial Services Guide (FSG) provides important information for Bankwest customers that **we** are required to provide under the requirements of **our** Australian Financial Services License (AFSL). It is intended to provide **you** with information that will assist **you** in making informed decisions on whether **you** want to use **our** products and services.

Who are we?

Car Insurance is issued by Commonwealth Insurance Limited ABN 96 067 524 216/AFSL 235030 (**CIL**).

CommInsure is a registered business name of **CIL**. **CIL** is a wholly owned nonguaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124/AFSL 234945 (the Bank) and is the insurer for the CommInsure Car Insurance policy. The Bank and its related entities are jointly referred to as the Group. Bankwest, a division of the Bank, is a distributor of **CIL's** insurance products. The Group (other than **CIL**) does not guarantee the obligations or performance of **CIL** or the products they offer. **CIL** takes full responsibility for the content of this PDS.

CIL is regulated as a general insurer by the Australian Prudential Regulation Authority (APRA) and as the holder of an AFSL by the Australian Securities and Investment Commission (ASIC).

This FSG relates to Car Insurance which has been issued by **CIL** and has been arranged by Bankwest.

Our products and services

Our AFSL authorises **us** to deal in and provide general advice relating to Car Insurance.

When assisting **you** with **our** products or providing **our** services to **you**, **our** staff may provide **you** with factual information and in some circumstances may provide **you** with general product advice. **We** do not provide personal product advice – this means that **we** do not take **your** personal objectives, financial situation, needs or

circumstances into account when providing **our** services to **you**. If **you** require personal advice, **we** will refer **you** to the Insurance Council of Australia (ICA) or the National Insurance Brokers Association of Australia (NIBA) for information about alternative insurance options, or another Insurer.

How are we paid for providing our services?

When **you** choose to purchase Car Insurance, **you** pay **us your** premiums and any associated taxes or government charges. The basis of how premiums are determined is explained in **our** PDS and Premiums, Excess and Discounts Guide, which can be found at **bankwest.com.au**.

How our staff are paid for providing our services

Staff are remunerated by salary that includes superannuation benefits. The amount of salary varies according to the staff members' position. Staff may also be eligible for an annual bonus payment that is based on a number of factors. These include:

- performance
- meeting customer service standards.

In addition, staff may be eligible for prizes such as gift vouchers. **You** may request further details of these prizes by contacting **us** within a reasonable time after receiving this FSG and before any financial service is provided to **you**.

What commissions does Commlnsure pay?

Where a licensee in the Group sells **our** Car Insurance product, commission may be paid by **us** to a company within the Group. Commission payments may continue while **you** hold the product. The range of commissions that **we** may pay for Car Insurance is 0% to 20% of the premium paid.



Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945 ('Bankwest'). The role of Bankwest in relation to this insurance is as a distributor only. Bankwest does not assume any responsibility for the content of this document.

**For existing CommInsure Car Insurance policyholders
telephone: 13 24 23**



visit any store



13 17 19



[bankwest.com.au](https://www.bankwest.com.au)

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