



**BLUE
ZEBRA**

INSURANCE

MOTOR INSURANCE

COMPREHENSIVE PLUS

COMPREHENSIVE

THIRD PARTY PROPERTY DAMAGE

**Combined Financial Services Guide
and Product Disclosure Statement**

Effective Date 18 June 2018

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PRODUCT DISCLOSURE STATEMENT (PDS)

INTRODUCTION

About this Product Disclosure Statement

This Product Disclosure Statement (PDS) is an important document. **You** should read it carefully before making a decision to purchase this product.

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.

The information contained in this PDS is general information only. It is important **you** read **your** policy to ensure **you** have the cover **you** need.

Any terms in this PDS that are in **bold** are words that have a particular defined meaning. **You** should refer to the 'Definitions' section of this document beginning on page 64 to obtain the full meaning of such terms.

Headings have been included for ease of reference, but do not form part of the policy.

This PDS is made up of two parts:

- important information (beginning on page 4); and
- policy wording (beginning with the section 'What you are covered for' on page 30) – terms and conditions of the cover provided.

This Combined FSG and PDS was prepared on 7 June 2018.

Updating this PDS

Certain information in this PDS may change from time to time. If the updated information is not materially adverse from the point of view of a reasonable person deciding whether or not to purchase this product, a paper copy of the updated information will be available free of charge upon request, by contacting **your** intermediary or by contacting **us** using **our** contact details on the back page of this PDS.

Please note that **we** may also choose to issue a new or supplementary PDS in other circumstances.

IMPORTANT INFORMATION

About Blue Zebra

Blue Zebra Insurance Pty Ltd (BZI, **we, us** or **our**) ABN 12 622 465 838, Australian Financial Services (AFS) Licence Number 504130, is an insurance underwriting agency and holds an AFS Licence to issue and provide general advice on general insurance products.

BZI issues and administers the policy. BZI acts under a binding authority for the **insurer** and not **you**.

About Zurich

The **insurer** is Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507. In this document, ZAIL may also be expressed as Zurich.

ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. The Zurich Insurance Group provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. ZAIL's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations.

ZAIL's contact details are:

Mail: Zurich Australian Insurance Limited
PO Box 677, North Sydney, NSW 2059

About this insurance

Our Motor Insurance policy provides three levels of cover:

- Comprehensive Plus cover which covers **your vehicle** for accidental loss or damage and **your** legal liability;
- Comprehensive cover which covers **your vehicle** for accidental loss or damage and **your** legal liability;
- Third Party Property Damage cover which covers **your** legal liability only.

Depending on the level of cover **you** choose, **we** also provide a range of 'additional benefits' (see the section beginning on page 36) and **you** may also be able to add some 'optional covers' (see the section beginning on page 55 for more details on these covers and when they can be chosen).

For a summary of benefits available to **you** under this policy, please see the 'Benefits summary' section beginning on page 28.

To find out what this policy covers please read this PDS to ensure **you** have the cover **you** need.

How to apply for this policy

Throughout this document when **we** are referring to **your** insurance broker or adviser, **we** simply refer to them as **your** intermediary.

If **you** are interested in buying this product or have any inquiries about it, **you** should contact **your** intermediary who should be able to provide **you** with all the information and assistance **you** require.

If **you** are not satisfied with the information provided by **your** intermediary, **you** can contact **us** at the address or telephone number shown on the back cover of this document. However, **we** are only able to provide factual information or general advice about the product. **We** do not give advice on whether the product is appropriate for **your** personal objectives, needs or financial situation. Therefore, **you** should carefully read this document before deciding whether to purchase this product or not.

Our contract with you

Your policy is a contract of insurance between **you** and BZI and contains all the details of the cover that **we** provide.

Your policy is made up of:

- This PDS which incorporates the policy wording beginning with the 'What you are covered for' section on page 30. This is common to all customers who buy **our** BZI Motor Insurance product. It tells **you** what is covered, sets out the claims procedures, exclusions and other terms and conditions of cover;
- **Your policy schedule** issued by **us** for the relevant **period of insurance**. The **policy schedule** is a separate document unique to **you**, which shows the insurance details relevant to **you**. It includes any changes, exclusions, terms and conditions made to suit **your** individual circumstances and may amend the policy; and
- Any other written change otherwise advised by **us** in writing (such as an endorsement or a supplementary PDS). These written changes vary or modify the above documents.

This document is also the PDS for any offer of renewal **we** may make, unless **we** tell **you** otherwise. Please keep **your** policy documents in a safe place.

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

If there is more than one insured on the policy, then anything which any of the insureds says, does or omits to advise to **us**, applies to and affects the rights of all of the insureds.

Significant issues to consider

Insurance contracts contain policy exclusions, policy terms and conditions and policy limits and sub-limits that **you** should be aware of when deciding to purchase **our** product. These things may affect the amount of the payment that **we** will make to **you** if **you** have a claim.

We may express some policy terms, policy limits or sub-limits as being either a dollar amount or a percentage of **your** sum insured shown in **your policy schedule** or some other amount, factor or item specified in the relevant clause or this document.

You should be aware of the following matters in considering whether this product is suitable for **your** needs.

Exclusion for new business policies

We do not insure **you** for bushfire, grassfire, **storm, flood** or tsunami in the first 72 hours of **your** policy. Very limited exceptions apply. For full details see the 'General exclusions' section beginning on page 61.

Excesses can apply

When **you** claim under this policy an **excess** may apply – see the 'Excesses' section on page 13.

Exclusions

In some circumstances, this policy contains a number of exclusions, some of which are common in insurance policies. Before making a decision about whether to purchase this policy, **you** should read the full details of all relevant exclusions, which are contained in this PDS. Some may not be relevant to **you**, however **you** should make yourself aware of all the exclusions that apply in all sections of this PDS.

Please refer to the 'General exclusions' section beginning on page 61 for the specific details.

General terms and conditions

General terms and conditions applicable to all cover provided under this policy set out **your** obligations with which **you** need to comply – see the 'General terms and conditions' section beginning on page 59.

In addition, **you** should make yourself aware of all the terms and conditions that apply to the various covers detailed within this policy. If **you** do not meet them, **we** may be able to decline or reduce the claim payment or cancel **your** policy.

Make sure you have the cover you need

You should discuss with **your** intermediary the appropriate cover for **you** and the amounts and risks for which **you** need to be insured. If **you** do not adequately insure for the relevant risks **you** may have to bear any uninsured losses yourself.

You should also advise **your** intermediary to notify **us** as soon as possible when **your** circumstances change which are relevant to **your** policy. For instance, if **you** have made any modifications to **your vehicle** or the location it is parked overnight has changed then **we** should be notified. If **you** do not tell **your** intermediary of these changes, in the event of **you** suffering a loss or damage, **your** sum insured may not be adequate to cover **your** loss, or **you** may not even have any cover under **your** policy.

Your duty of disclosure

Before **you** enter into this contract of insurance, **you** have a duty of disclosure under the *Insurance Contracts Act 1984* (Cth).

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.

Renewal, extension, reinstatement or variation

A different duty of disclosure may apply in these circumstances. **We** will inform **you** of the duty of disclosure which applies when **you** renew, extend, reinstate or vary **your** policy.

Renewal

At least 14 days before the policy expires **we** will send **you** a renewal notice, outlining **our** renewal terms, if any. **You** are not obliged to renew the policy with **us**. **We** recommend that **you** check the new amounts to make sure they continue to cover **your** needs.

If **you** pay **your** premium by direct debit, **we** will automatically renew the policy and continue to debit **your** nominated bank account or credit card unless **you** tell **us** to stop. If **you** pay **your** premium annually, **you** must pay the full amount by the due date shown on **your** renewal invitation in order for cover to continue.

This PDS (together with any amendments, updates or endorsements that **we** give **you** in writing) also applies for any offer of renewal **we** make, unless **we** tell **you** otherwise or issue **you** with a new updated PDS.

Your cooling-off period continues to apply on each renewal.

Each renewal is a separate contract and not an extension of the prior contract.

ABOUT YOUR PREMIUM

How we determine your premium

The amount of **your premium** is determined by taking a number of different matters into account.

It is important for **you** to know in particular that the **premium** varies depending on the information **we** received from **you** about the risk to be covered by **us**. The higher the risk is, the higher the **premium** will be. Based on **our** experience and expertise **we** decide what factors increase **our** risk and how they should impact on the **premium**. Each insurer can do this differently.

In this product the following are some of the factors that are taken into consideration when determining the appropriate **premium**:

- the value of **your vehicle**, including any non-standard modifications or accessories that have been added to it;
- where the **vehicle** is parked overnight;
- the details of the **named drivers of your vehicle**, including their age, gender, driving experience and claims history;
- whether the **vehicle** is used for private purposes, or also used in conjunction with a business;
- the level of cover **you** have chosen and whether **you** have chosen any optional covers or not;
- the **excess you** have chosen. If **you** elect to take a higher **excess** in the event of a claim, this will reduce the cost of **your premium**. **Your** intermediary can supply **you** with quotes based on differing amounts of **excesses**.

Your intermediary can arrange for **you** to be provided with a quote for a **premium**. **You** will need to give all **your** relevant personal details to **your** intermediary at this time to enable **us** to calculate **your premium**.

Any fees **we** charge for roadside assistance under the 'Automatic roadside assistance' additional benefit for Comprehensive Plus cover (see page 44) or the 'Roadside assistance' optional cover for Comprehensive cover (see page 58) will be shown separately on **your policy schedule** and are not considered to be part of **your premium**.

Another important thing to know is that **your premium** also includes amounts that take into account **our** obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty, GST and Fire Services Levy) in relation to **your policy**. Roadside assistance fees will include an amount for GST. These amounts will be set out separately on **your policy schedule** as part of the total amount due for the policy.

Also, minimum **premiums** may apply. Any discounts or entitlements may be subject to rounding and only apply to the extent any minimum **premium** is not reached.

BZI may also add an agency fee to the **premium** that is charged, and this will be shown on **your policy schedule**. The agency fee will only be refunded when the policy is cancelled within the cooling-off period (see page 26) or where the cancellation is effective from the start of the **period of insurance**.

How to pay your premium

There are three ways that **you** can pay **your premium**:

- an annual payment to **your** intermediary;
- if provided, an annual payment directly to BZI from **your** credit card or from **your** bank account which can be arranged by **you** or **your** intermediary; or
- if provided, in monthly instalments by automatic deduction from **your** credit card or from **your** bank account which can be arranged by **you** or **your** intermediary.

You must pay **your premium** in the manner set out on **your policy schedule**.

How to pay your premium via your intermediary

If **you** are paying **your** annual **premium** via **your** intermediary, **you** must pay them by the due date shown on **your policy schedule**. If **your premium** is unpaid by the due date this policy will not operate and there will be no cover.

How to pay your annual premium directly to BZI

If **you** are paying **your** annual **premium** directly to BZI, **we** will deduct **your** annual **premium** from **your** nominated bank account or credit card within three business days after the day the details of the credit card or bank account have been provided to **us**.

If an attempt to deduct **your** annual **premium** is dishonoured for any reason, **we** will notify **you** and/or **your** intermediary and provide details on:

- any actions required by **you**; and
- when **we** will next attempt to deduct the annual **premium**.

After three unsuccessful attempts to deduct the annual **premium**, **we** may cancel this policy. **We** will send a notice to **you** and/or **your** intermediary with details of the action **we** intend to take and when the cancellation will become effective.

How to pay your instalment premium

We will deduct **your** instalment **premiums** each month from **your** nominated bank account or credit card on the day of the month shown on **your policy schedule** as **your** payment date (or the next business day if **your** payment date falls on a weekend of public holiday in any given month).

When **you** renew **your** policy, **we** will continue to deduct **your** instalment **premiums** for **your** renewed policy on the same day of the month, unless **you** tell **us** otherwise.

Further details of **your** instalments are shown on **your policy schedule**.

If any instalment **premium** is dishonoured for any reason, **we** will notify **you** and/or **your** intermediary and provide details on:

- any actions required by **you**; and
- when **we** will next attempt to deduct that instalment **premium**.

After three unsuccessful attempts to deduct a given instalment **premium**, **we** may cancel this policy. **We** will send a notice to **you** and/or **your** intermediary with details of the action **we** intend to take and when the cancellation will become effective.

If the first instalment in the **period of insurance** is dishonoured and remains unpaid after three attempts at being deducted, this policy will not operate and there will be no cover.

In the event that **you** fail to make any of **your** instalment **premium** payments when they are due, **you** may be responsible for any administration or dishonour fees which may be charged by BZI, BZI's financial institution, and/or **your** financial institution.

We are entitled to deduct any unpaid **premium** instalments from any amount **we** pay **you** under a claim.

We may not pay a claim under this policy if, at the time the claim occurred, any instalment of **premium** has remained unpaid for 14 days or more.

You must tell **us** if **your** nominated bank account or credit card details change. **You** must do this no later than 7 days before **your** next instalment is due.

If **your** policy has been included as part of a 'package' of BZI policies then the instalment **premiums** for all policies on that package will be combined and one instalment will be collected on each instalment date. The details of the combined instalment schedule for the package will be shown on **your** package schedule which **your** intermediary should provide to **you**.

If an instalment for a package is dishonoured for any reason then the approach detailed above will apply to all policies in that package. In particular, after three unsuccessful attempts to deduct a given instalment **premium** for a package, **we** may cancel all policies in the package.

ABOUT THE VALUE OF YOUR VEHICLE

Under this policy **we** may insure **your vehicle** for an **agreed value** or for its **market value**. **Your policy schedule** will show whether **your vehicle** is insured for an **agreed value** or **market value**. Unless otherwise stated the value of **your vehicle** in this policy will exclude GST. (Please see the 'Goods and Services Tax' section on page 24 for more details on how **we** will treat GST in the event of a claim).

Agreed value

When **your vehicle** is insured for **agreed value**, the **agreed value** will be shown on **your policy schedule** and is the amount **we** agree to insure **your vehicle** for. The **agreed value** should include the value of any non-standard accessories and/or modifications added to **your vehicle**, unless they are automatically covered under the additional benefit 'Accessories, spare parts and tools' (see page 51). See the 'Non-standard modifications and accessories' section below for more details.

Market value

When **your vehicle** is insured for **market value**, if there is a claim on **your vehicle** **we** will assess its **market value** at that point in time by considering:

- the condition of **your vehicle** and its age prior to the claim;
- any non-standard accessories or modifications added to **your vehicle** that have been specified on **your policy schedule** (see below for more details);
- local market prices for vehicles similar to **your vehicle**; and
- motor vehicle valuation guides that are commonly used by the motor industry.

Non-standard modifications and accessories

All accessories and modifications on **your vehicle** that are fitted as standard features or equipment by the manufacturer are automatically included in the **market value** or **agreed value**.

If **your vehicle** has non-standard accessories or modifications added to it (including those fitted by the manufacturer or dealer) then they may be automatically covered under the additional benefit 'Accessories, spare parts and tools' (see page 51), however this cover is limited to:

- the lesser of **\$2,000** or **5%** of the **vehicle's** value (**agreed value** or **market value**); and
- accessories that do not enhance the performance of the **vehicle**, for example excluding any that:
 - increase the **vehicle's** power output or maximum speed;
 - improve the performance of the **vehicle's** steering and/or brakes;
 - lower the **vehicle's** suspension; and/or
 - are equipment designed for the purposes of racing.

Therefore, for cover in addition to the automatic cover under that additional benefit, any non-standard accessories or modifications must be notified to **us** and **we** must to agree to insure them under this policy, in which case:

- they will be shown on **your policy schedule**, including the value that they have been insured for which is the most **we** will pay for that item in any one claim; and
- **we** may charge an additional **premium** or impose a policy condition.

All performance-enhancing modifications must be notified to **us** so **we** can agree to insure the **vehicle** including those modifications under this policy.

CLAIMS

About making a claim

How to make a claim

If **you** need to make a claim under this policy, please contact **your** intermediary to assist **you** in lodging the claim with **us**.

Alternatively, if it is an emergency outside business hours or **you** would like to lodge the claim with **us** directly, please use one of the following methods to do so:

- phone **us** on 1300 253 692 (toll free) or +61 2 9301 8018 (if dialling from overseas); or
- register **your** claim online at www.bzi.com.au/newclaim and **our** claims staff will contact **you**.

What you must do

If there is an incident which may result in **you** needing to claim under this policy, **you** must:

- ensure everyone is safe and if necessary call for emergency services;
 - take all reasonable steps to prevent and limit any further loss or damage;
 - contact the police immediately if:
 - **your vehicle** has been stolen or maliciously damaged; or
 - **your vehicle** has been involved in an accident that has resulted in someone being injured, and provide **us** with the details of the police officer and police station where it was reported;
 - if **your vehicle** is involved in an accident **you** must collect the details of all drivers, passengers and witnesses, and owners of any other property (such as buildings) which were also damaged:
 - full name;
 - address;
 - phone number; and
 - vehicle registration and insurance details of all vehicles involved.
 - contact **us** as soon as possible (see the 'How to make a claim' section above) and:
 - provide **us** with any information required to understand the circumstances of the loss or damage so **we** can lodge the claim and determine the most appropriate next action;
 - tell **us** about **your** entitlement to input tax credits (ITCs) for **your** insurance **premium** if **you** are registered for goods and services tax (GST) (see the 'Goods and Services Tax' section on page 24 for more detail);
- We** will advise **you** of the next steps to ensure the claim can be resolved as quickly as possible.
- notify **us** immediately if **you** receive any of the following:
 - demands from other parties involved;
 - notices of prosecution or impending prosecution;
 - details of an inquest or official enquiry; and/or
 - other similar communications from anyone involved in the incident.

Any delay in advising **us** of any of these may result in no cover for legal or other costs resulting from that delay.

What you must not do

If **you** believe that **you** are likely to make a claim that would be covered under this policy, **you** must not:

- admit to anyone that **you** were responsible for the loss or damage, or that the accident was **your** fault;
- negotiate, offer or promise any payments associated with the claim;
- accept any payment from anyone (including payment of any **excess** amount) unless **you** have **our** prior consent;
- agree to settle any claim without **our** prior consent;
- authorise or carry out any repairs without **our** authority, except emergency repairs which are required to allow **you** to safely drive **your vehicle** from the location of where the loss or damage occurred (please see the 'Emergency repairs' additional benefit on page 46);
- dispose of any property that has been damaged, or stolen property that is recovered; or
- make any false statements in connection with **your** policy or any claim **you** make.

If **you** do not follow these steps, **we** can reduce any claim by an amount that fairly represents the extent to which **our** interests have been prejudiced.

Excesses

For each of the available covers, an **excess** may apply. An **excess** is not an additional fee charged by **us** at the time of making a claim. Rather, it is the uninsured first portion of a loss for which **you** are otherwise covered, i.e. the amount that **you** must contribute towards each claim.

Details of the **excess** amounts and circumstances in which they will be applied are set out in the definition of **excess** (see 'Definitions' section beginning on page 64) and the relevant section of this PDS that outlines the cover **we** provide.

In this policy the following **excesses** may apply for any given claim:

- basic **excess**;
- undeclared young driver **excess**;
- undeclared inexperienced driver **excess**;
- undeclared driver history **excess**.

The amount of these **excesses** will be shown on **your policy schedule** or in this PDS. Please refer to the detail in the remainder of this section following sections for more details on when these **excesses** may apply.

In some situations no **excess** will need to be paid (see 'When you do not have to pay an excess' below) or the amount of the **excess** will be reduced if certain conditions are met (see 'Preferred repairer excess rebate' below).

Basic excess

The basic **excess** applies to all claims on the policy unless specifically mentioned in the 'When you do not have to pay an excess' section below.

The basic **excess you** have chosen will be shown on **your policy schedule**.

Undeclared young driver excess

The undeclared young driver **excess** applies to any claim where the driver of **your vehicle** (or **substitute vehicle**) at the time of the incident that gave rise to the claim:

- is under the age of 25; and
- is not a **named driver** listed on **your policy schedule**.

The undeclared young driver **excess** is payable in addition to the basic **excess** on the policy.

You will not be required to pay the undeclared young driver **excess** when:

- the basic **excess** is not payable (see 'When you do not have to pay an excess' below); or
- the claim is for one of the following (and the basic **excess** is payable):
 - loss or damage to the windscreen, window glass, mirror glass or sunscreen glass only;
 - damage while **your vehicle** is parked;
 - theft, attempted theft, vandalism or malicious damage; or
 - hail, storm, flood or fire damage; or
- the driver was:
 - a learner driver accompanied by someone with a full unrestricted Australian drivers licence; or
 - performing their duties as a car park or valet attendant, or whilst **your vehicle** was being repaired or serviced; or
- **you** can prove that **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**).

Undeclared inexperienced driver excess

The undeclared inexperienced driver **excess** applies to any claim where the driver of **your vehicle** (or **substitute vehicle**) at the time of the incident that gave rise to the claim:

- is aged 25 years or over; and
- has had their drivers licence for less than 2 years; and
- is not a **named driver** listed on **your policy schedule**.

The undeclared inexperienced driver **excess** is payable in addition to the basic **excess** on the policy.

You will not be required to pay the undeclared inexperienced driver **excess** when:

- the basic **excess** is not payable (see 'When you do not have to pay an excess' below); or
- the claim is for one of the following (and the basic **excess** is payable):
 - loss or damage to the windscreen, window glass, mirror glass or sunscreen glass;
 - damage while **your vehicle** is parked;
 - theft, attempted theft, vandalism or malicious damage; or
 - hail, storm, flood or fire damage; or
- the driver was a learner driver accompanied by someone with a full unrestricted Australian drivers licence; or
- **you** can prove that **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**).

Undeclared driver history excess

The undeclared driver history **excess** applies to any claim where the driver of **your vehicle** (or **substitute vehicle**) at the time of the incident that gave rise to the claim:

- has had their drivers licence cancelled, suspended, disqualified or restricted in the 3 years prior to the start of the **period of insurance**; and
- is not a **named driver** listed on **your policy schedule**.

The undeclared driver history **excess** is payable in addition to the basic **excess** on the policy.

You will not be required to pay the undeclared driver history **excess** when:

- the basic **excess** is not payable (see 'When you do not have to pay an excess' below); or
- the claim is for one of the following (and the basic **excess** is payable):
 - loss or damage to the windscreen, window glass, mirror glass or sunscreen glass;
 - damage while **your vehicle** is parked;
 - theft, attempted theft, vandalism or malicious damage; or
 - hail, storm, flood or fire damage; or
- **you** can prove that:
 - **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**); or
 - **you** had no reason to suspect their drivers licence had been cancelled, suspended, disqualified or restricted in the prior 3 years.

When you do not have to pay an excess

You will not be required to pay any **excess** if:

- the accident was not **your** fault, meaning:
 - (a) the driver of **your vehicle** did not contribute to the cause of the accident; or
 - (b) **your vehicle** was damaged while parked; or
 - (c) **we** can recover the claimable loss.

For (a) and (b) **you** will need to provide **us** with the full name and address of each responsible party, and the registration number of all other vehicles involved in the accident.

- the claim is covered under:
 - the 'Automatic windscreen excess waiver' additional benefit for Comprehensive Plus cover (see page 45); or
 - the 'Windscreen excess waiver' optional cover for Comprehensive cover if it has been included (see page 56).

Preferred repairer excess rebate

If **your vehicle** requires repairs and **you** choose to have the repairs performed by one of **our** network of **preferred repairers** then the **excess you** need to pay will be reduced by the 'Preferred repairer excess rebate'. The amount of the 'Preferred repairer excess rebate' will be shown on **your policy schedule**.

Some conditions, exclusions and limitations apply. Please refer to the 'Preferred repairer excess rebate' additional benefit on page 47 for more details.

Choice of repairer

If **your vehicle** requires repairs from a claim under this policy which **we** have accepted:

- **we** can recommend one or more of our **preferred repairers** that would be best suited to carry out those repairs (if any are available near **your** location); or
- **you** can arrange for the repairs to be done by a repairer of **your** choice.

In either situation **we** will work closely with the repairer to ensure that the best outcome for **your vehicle** is achieved. However, if **you** choose for the **vehicle** to be repaired by a repairer of **your** choice then **we** can choose to:

- get a second quotation from a repairer chosen by **us** to determine the **reasonable repair costs** for **your vehicle**;
- authorise the repairs to be done at **your** repairer of **your** choice;
- pay **you** an amount equal to the **reasonable repair costs** if **we** do not authorise the repairs through the repairer of **your** choice. Note that when **we** do not authorise the repairs via **your** chosen repairer then **we** will not provide a lifetime guarantee on the repairs to **your vehicle** that they perform (see below for the 'Lifetime guarantee for repairs' on page 18).

If **you** choose one of **our preferred repairers** to perform the repairs to **your vehicle** **you** will be eligible for the 'Preferred repairer excess rebate' (see page 15).

Spare parts, extras and accessories

If **we** authorise the repairs to **your vehicle** through one of **our preferred repairers** or a repairer of **your** choice, **we** will authorise that repairer to:

- only use manufacturer approved parts if the **vehicle** is under warranty (but not under extended warranty and not in relation to windscreens or window glass – see 'Windscreen or window glass repairs' below);
- otherwise use new genuine parts or genuine parts that meet Australian Design Rules requirements and are consistent with the age and condition of **your vehicle**.

The most **we** will pay for a spare part, extra or accessory is:

- the maker's last list price in Australia; or
- if it is not available in Australia:
 - the cost of the part/extra/accessory and the cost of surface freight from the nearest reasonable source of supply; or
 - the cost of similar comparable parts or accessories,

plus a reasonable charge for fitting it to **your vehicle**.

Windscreen or window glass repairs

If **your vehicle** requires repairs to a windscreen, window glass, mirror glass or sunroof glass, **we** may replace the glass with glass that was not produced by the original manufacturer but which will meet Australian Design Rules.

What happens after you make a claim

Settling or defending your claim

We will be solely responsible for determining whether **you** contributed to the cause of the accident or not.

If **we** agree **you** have a claim, only **we** have the right to:

- make or accept any offer or payment, or in any other way admit that **you** are liable;
- settle, or attempt to settle, any claim; or
- defend any claim.

Assisting us with your claim

You must assist **us** with managing, settling or defending **your** claim, including:

- providing **us** with all information and assistance that **we** may reasonably require;
- send **us** copies of any notice, letter, claim, writ or summons as soon as possible after **you** receive it; and
- co-operate with **us** in defending or settling **your** claim, or in recovering any amount payable under this policy from another person (see below).

You must assist **us** even after **your** claim has been paid.

Any failure to assist **us** with **your** claim may mean that **we** do not pay **your** claim, or that **we** may reduce the amount paid.

Our rights of recovery

After **we** have paid a claim under **your** policy, either in total or in part, **we** have the right to take over any legal right of recovery which **you** have. If **we** do this, it will be for **our** benefit and at **our** expense (if **you** have been fully reimbursed) and **we** have full discretion in the conduct, settlement or defence of any claim **we** bring in **your** name.

You must not limit or restrict **your** rights of recovery against any third party without **our** prior written consent. If **you** prevent **our** right to recover by agreeing not to seek compensation from a person who is liable to compensate **you** for any loss, damage or liability that is covered under this policy, **we** will not provide **you** with cover under this policy for that loss, damage or liability.

If **we** recover more than the amount **we** paid **you**, **we** will pay **you** the balance after deducting any expenses incurred by **us** in undertaking the recovery.

Authorising repairs

You cannot authorise repairs to **your vehicle** without **our** authority, except emergency repairs which are required to allow **you** to safely drive **your vehicle** from the location of where the loss or damage occurred (please see the 'Emergency repairs' additional benefit on page 46).

Prior to **us** making a decision regarding **your** claim and any repairs that may be required **we** may need to get a motor vehicle assessor to inspect **your vehicle**. **We** will make the necessary arrangements with **you** to allow this to happen.

Choosing a repairer

This policy provides options regarding how **you** can choose a repairer to repair **your vehicle** if **we** accept a claim under this policy for such repairs, including using one of **our preferred repairers** or arranging for the repairs to be done by a repairer of **your** choice.

Please refer to the 'Choice of repairer' section on page 16 for more details.

Lifetime guarantee for repairs

If **we** authorise the repairs to **your vehicle** through one of **our preferred repairers** or a repairer of **your** choice then **we** will guarantee the repairs against any defect due to workmanship or faulty material for the life of **your vehicle**.

If **we** do not authorise the repairs to **your vehicle** through the repairer of **your** choice then **we** will not provide a lifetime guarantee for the repairs.

Sub-contracting repairs

When **we** authorise a repairer to repair **your vehicle** that repairer may sub-contract some of the repairs to a person of their choice. This will usually occur when the repairer is unable to perform the repairs itself because they require the services of a specialist repairer or supplier.

Parts required to repair your vehicle

Please refer to the 'Spare parts, extras and accessories' and 'Windscreen or window glass repairs' sections on page 16 for more information on how **we** manage any parts, accessories or windscreen/window glass required to repair **your vehicle**.

Salvage of your vehicle

If **we** pay a claim for the **total loss** of **your vehicle**, the wreckage of **your vehicle** (including any non-standard accessories or modifications noted on **your policy schedule**) will become **our** property. **We** will keep any proceeds from the sale of the wreckage.

Premiums following a total loss

If **your vehicle** has been deemed a **total loss** and **we** have agreed to pay **you** the **agreed value** or **market value** of **your vehicle**:

- any unpaid **premium** for the **period of insurance** that the claim occurred in will be deducted from the claim payment (except if **you** are paying by instalments and **we** are replacing **your vehicle** – see below);
- **we** will not return the **premium** associated with the unexpired portion of the **period of insurance**.

If **we** replace **your vehicle** under one of the following additional benefits:

- for Comprehensive Plus cover – 'Lifetime new-for-old replacement following total loss' (page 36);
- for Comprehensive Plus cover and Comprehensive cover – 'New-for-old replacement following total loss' (page 37),

then **we** will continue to cover the replacement **vehicle** for no additional **premium** until the end of the **period of insurance**. However, if **you** are paying **your premium** by instalments **you** will need to continue to pay the instalments for the remainder of the **period of insurance**.

When we may refuse a claim

To ensure **you** understand any situations in which a claim under this policy may be refused, it is important that **you** read and understand the following two sections of the PDS:

- the 'General terms and conditions' section beginning on page 59 which sets out **your** obligations under this policy with which **you** need to comply; and
- the 'General exclusions' section beginning on page 61 which lists situations where **we** may refuse to pay **your** claim.

Hire car arrangements

If **we** have provided **you** a hire car under an additional benefit or optional cover under this policy, **you**:

- may be required to enter a hire car agreement directly with the provider;
- are responsible for all running costs and extras, including paying the deposit, security bond, fuel, any upgrade costs, and the cost of reducing the standard hire car **excess**;
- are responsible for any penalties or fines (such as parking fines or speeding infringements) incurred in the hire car;
- may be provided with insurance cover for the hire car – please refer to the additional benefit 'Insurance cover for hire car' on page 43 for more details;
- must arrange for and pay for all hire car costs (including the cost of insurance) for any period outside the period covered under this policy;
- may be required to refund any costs **we** incur with respect to a hire car if **you** withdraw **your** claim or refuse to accept **your** claim.

Claims examples

Below are some examples of claim scenarios that are included here to show how a claim payment might typically be calculated. These examples are a guide only and do not cover all of the potential scenarios or all benefits that may be paid under this policy. They do not form part of the terms and conditions of this policy.

BZI will determine actual claims payments on an individual basis taking into consideration the facts applicable to the claim and **our** assessment of any loss or damage, as well as the coverage, exclusions and **excesses** set out in this policy and on **your policy schedule**.

Example 1 – partial loss following an at-fault accident

You have **your vehicle** insured under a BZI Motor Insurance policy, with the following details:

- Cover type: Comprehensive
- **Vehicle** value: \$26,000 (**agreed value**)
- Basic **excess**: \$1,000
- Optional covers: Hire car extension

Your vehicle is involved in an accident that is the fault of the driver of **your vehicle**, who is listed on **your policy schedule**. The car is safe to drive after the accident and does not require any emergency repairs.

We assess **your vehicle** and determine that it will cost \$4,000 to repair the **vehicle**.

We advise that one of **our preferred repairer** network is close to where **you** live and **you** agree to them performing the repairs. The repairer estimates that the car will take 5 days to repair, during which time **you** will be entitled to a hire car (because **you** purchased the optional 'Hire car extension') and **you** advise **us** that **you** would like to use one of **our** providers for this.

How much we pay		Explanation
Repair costs	\$4,000	We will normally pay this directly to the repairer.
Less basic excess	-\$1,000	The basic excess is \$1,000 which is payable given the accident was the fault of the driver of your vehicle .
Plus 'Preferred repairer excess rebate'	+\$200	However, because you have chosen to use one of our preferred repairers we reduce this amount by \$200.
	-\$800	Therefore an amount of \$800 needs to be paid and normally we will ask you to pay this directly to the repairer.
Two taxi fares from/to repairer	2x\$40 \$80	You take a taxi from the repairer to the hire car provider and back again. We reimburse you for these two trips.
Total claim payment	\$3,280	
Plus hire car costs		We will pay the hire car provider directly for the 5-day period while the car was being repaired.

Example 2 – total loss

You have **your vehicle** insured under a BZI Motor Insurance policy, with the following details:

- Cover type: Comprehensive Plus
- **Vehicle** value: \$42,000 (**agreed value**)
- Basic **excess**: \$600

Your vehicle is stolen and subsequently recovered burnt out 3 days later. **We** assess **your vehicle** and determine that given the damage it has suffered it is a **total loss**.

In **your vehicle** at the time it was stolen was a child seat and backpack containing a laptop, neither of which have been recovered.

During the period from **us** accepting **your** claim to **us** finalising **your** claim **you** agree to a hire car from **our** provider under the 'Unlimited hire car' additional benefit.

How much we pay		Explanation
Total loss payment	\$42,000	The agreed value for the vehicle given it is a total loss .
Unspecified accessories	\$800	Your vehicle had a non-standard reverse-parking camera installed. This was not specified on the policy schedule but is covered under the 'Accessories, spare parts and tools' additional benefit (as less than \$2,000 and 5% of the agreed value).
Child seat	\$400	We determine that it will cost \$400 to replace the child seat.
Personal items and clothing	\$1,000	The laptop was worth \$1,200, however the maximum we will pay for any item under the 'Personal items and clothing' additional benefit for Comprehensive Plus cover is \$1,000.
Less excess payable	-\$600	Only the basic excess applies.
Less outstanding premium	\$0	The annual premium for this period of insurance was \$1,400 and has been paid. The claim happens halfway through the period of insurance , however we do not return the unexpired portion of the premium . If the premium was being paid by instalments then any future instalments would be included here.
Total claim payment	\$43,600	This amount would normally be paid directly to you in a total loss situation.
Plus hire car costs		We will pay the hire car provider directly for the period up until the claim is settled.

Example 3 – total loss with new-for-old replacement

If the circumstances were the same as in example 2, however:

- **you** had purchased **your vehicle** as new; and
- insured it continuously under **our** BZI Motor Insurance policy with Comprehensive Plus level of cover since **you** purchased it,

then under the 'Lifetime new-for-old replacement following total loss' additional benefit **you** would be entitled to a new **vehicle** of the same make, model and series (or similar if it is no longer available), including similar accessories, tools and spare parts (subject to local availability).

We would also pay any on-road costs associated with the replacement **vehicle**, including:

- 12 months registration costs;
- 12 months compulsory third party insurance;
- statutory charges; and
- dealer delivery charges.

We would provide **you** a payment of \$1,400 for the child seat and laptop (as in example 2).

You would need to pay the **excess** of \$600 to the dealership who has provided **you** with the replacement **vehicle**.

Your new replacement **vehicle** would be covered under this policy until the end of the **period of insurance** for no additional **premium**, however **you** would need to continue to pay the instalments for the rest of the **period of insurance** if that was the method by which **you** were paying **your premium**.

Example 4 – legal liability for damage to a third party's property

You have **your vehicle** insured under a BZI Motor Insurance policy, with the following details:

- Cover type: Third Party Property Damage
- Basic **excess**: \$500

A driver of **your vehicle** who is under 25 years of age and not listed on **your policy schedule** is involved in an accident in **your vehicle**, and the accident is their fault. The damage to the third party's vehicle will cost \$3,800 to repair and they will also be entitled to a hire car for 5 days at \$80 per day.

How much we pay		Explanation
Third party repair costs	\$3,800	We will normally pay this to the third party claimant.
Third party hire car costs	5x\$80 \$400	We will normally pay this to the third party claimant.
Less excess payable:		Because the driver of your vehicle was under 25 years old and not listed on your policy schedule , in addition to the basic excess of \$500 you will also need to pay us the undeclared young driver excess of \$1,250.
<ul style="list-style-type: none"> ▪ Basic excess ▪ Undeclared young driver excess 	-\$500 -\$1,250	
Total claim payment	\$2,450	We will pay this amount as well as the excesses paid by you to the third party claimant (i.e. \$4,200 in total).

Example 5 – emergency repairs and accommodation after a not-at-fault claim

You have **your vehicle** insured under a BZI Motor Insurance policy, with the following details:

- Cover type: Comprehensive
- **Vehicle** value: **Market value**
- Basic **excess**: \$1,000
- Optional covers: None

While on holiday in **your vehicle you** are involved in an accident where the driver of the other vehicle was at fault. At the scene of the accident **you** capture the name, address, registration plate and insurance details of the other driver and advise them to **us** as part of notifying **us** of the claim.

In order to drive **your vehicle** back home **you** need some emergency repairs in the nearest town (which is 300km from where **you** live) and these emergency repairs can only be done the following morning.

Once **you** return home **we** assess **your vehicle** and determine that the repairs will cost \$7,000 to repair, however as this is below our assessment of the **market value** of the **vehicle** it will not be a **total loss**.

You advise that **you** would like to use one of our **preferred repairer** network to perform the repairs and will require a hire car while it is in being repaired and **you** will arrange that directly with a hire car provider that **we** agree to.

How much we pay		Explanation
Emergency repair costs	\$300	This is below the limit of \$500 for the 'Emergency repairs' additional benefit so we will pay this in full.
Emergency accommodation costs	\$180	Because the accident occurred more than 100km from where you live we will pay for the night's accommodation in the local town (up to \$500).
Repair costs	\$7,000	We will pay this directly to our preferred repairer .
Hire car costs	7days @\$80 \$560	Although you didn't purchase the 'Hire car extension' optional cover, a hire car is provided under the 'Hire car following a not-at-fault accident' additional benefit. Because you used your provider we will pay up to \$100 per day for the 7 days you needed the hire car while your vehicle was being repaired.
Less excess payable:	\$0	No excess is payable because you were not at fault and able to provide us with the details of the other driver.
Total claim payment	\$8,040	

GENERAL INSURANCE CODE OF PRACTICE

The **insurer** is a signatory to the General Insurance Code of Practice (**'Code'**) and BZI also proudly supports the **Code**.

The **Code**, which is written in plain English, sets out the standards that general insurers must meet when providing services to their customers, such as being open, fair and honest.

It also sets out timeframes for insurers to respond to claims, complaints and requests for information from customers.

The **Code** covers many aspects of a customer's relationship with their insurer, from buying insurance to making a claim, to providing options to those experiencing financial hardship, to the process for those who wish to make a complaint.

A copy of the General Insurance Code of Practice can be found at www.codeofpractice.com.au.

MOTOR VEHICLE INSURANCE AND REPAIR INDUSTRY CODE OF CONDUCT

The **insurer** is a signatory to the Motor Vehicle Insurance and Repair Industry Code of Conduct (**'Code of Conduct'**) and BZI also proudly supports the **Code of Conduct**.

The **Code of Conduct** is intended to promote transparent, informed, effective and co-operative relationships between smash repairers and insurance companies based on mutual respect and open communication.

GOODS AND SERVICES TAX

You must advise **us** of **your** correct input tax credit percentage, where **you** are registered as a business and have an Australian Business Number.

We will not indemnify **you** for any GST liability, fines or penalties that arise from or are attributable to **your** failure to notify **us** of **your** entitlement (or correct entitlement) to an input tax credit on the **premium**.

The sum insured values that **you** choose should exclude GST and all dollar amounts in this PDS are exclusive of GST unless stated otherwise.

In the event of a claim, if **you** are not registered for GST, **we** will reimburse **you** the GST component, in addition to the amount **we** pay **you**. If **you** are registered for GST the amount that **we** are liable to pay under this policy will be reduced by the amount of any input tax credit that **you** are or may be entitled to claim for the supply of goods or services covered by that payment. If **you** are liable to pay an **excess** under this policy, the amount payable will be calculated after deduction of any input tax credit that **you** are or may be entitled to claim on payment of the **excess**.

If **you** are unsure about the taxation implications of this policy, **you** should seek advice from **your** accountant or tax professional.

PRIVACY

BZI is bound by the *Privacy Act 1988* (Cth).

How we collect your details

We usually collect personal or sensitive information, about **you** (**your details**) directly from **you** or **your** intermediary. **We** may also collect it from other third parties such as **our** agents and service providers, other insurers and insurance reference bureaus, people who are involved in a claim or assist **us** in investigating or processing claims, including third parties claiming under **your** policy, witnesses and medical practitioners, third parties who may be arranging insurance cover for a group that **you** are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Before giving **us** personal information about another person, please make them aware of this privacy notice or refer that person to **our** Privacy Policy which is referred to below.

Why we collect, use and disclose your details

We collect, disclose and handle information, and in some cases personal or sensitive information, about **you** (**your details**) to assess applications, administer policies, contact **you**, enhance **our** products and services and manage claims (**purposes**). If **you** do not provide **your** information, **we** may not be able to provide **you** with **our** services or do those things listed above. By providing **us**, **our** representatives or **your** intermediary with **your details**, **you** consent to **us** using, disclosing to third parties and collecting from third parties **your details** for the **purposes**.

Laws authorising or requiring **us** to collect information include the *Insurance Contracts Act 1984*, *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, *Corporations Act 2001*, *Autonomous Sanctions Act 2011*, *A New Tax System (Goods and Services Tax) Act 1999* and other financial services, crime prevention, trade sanctions and tax laws.

Who we may disclose your details to (including overseas disclosure)

We may disclose **your details** for the **purposes** noted above to relevant third parties including **your** intermediary, affiliates of BZI, Zurich Insurance Group, other insurers and reinsurers, **our** service providers, **our** business partners, health practitioners, **your** employer, parties affected by claims, people investigating or assisting **us** in claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

BZI's Privacy Policy, available at www.bzi.com.au, provides further information and lists service providers, business partners and countries in which recipients of **your details** are likely to be located. It also sets out how **we** handle complaints and how **you** can access or correct **your details** or make a complaint.

COOLING-OFF PERIOD

After **you** apply for (or renew) a BZI product and **you** have received the PDS, **you** have **30 days** to check that the policy meets **your** needs. Within this time **you** may cancel the policy and receive a full refund of any **premiums** paid (less any non-refundable government charges, taxes and levies that **we** have paid and are not recoverable), unless:

- **you** have made a claim or become entitled to make a claim under **your** policy; or
- **you** have exercised any right or power **you** have in respect of **your** policy or the policy has ended.

Your request will need to be in writing and forwarded to **us** via **your** intermediary.

You can cancel **your** policy at any time after the cooling-off period. Please refer to 'Cancellation' under the 'General terms and conditions' section beginning on page 59.

DISPUTE RESOLUTION

If **you** have a complaint about an insurance product **we** have issued or service **you** have received from **us**, please contact **your** intermediary to initiate the complaint with **us**. If **you** are unable to contact **your** intermediary, **you** can contact **us** directly on 1300 171 531 or via compliance.manager@bzi.com.au.

We will respond to **your** complaint within 15 working days. If **you** are not satisfied with **our** response, **you** may have the matter reviewed through **our** internal dispute resolution process, which is free of charge.

If **you** are not satisfied with the outcome of the dispute resolution process and would like to take the complaint further, **you** may refer the matter to the Financial Ombudsman Service Australia (**FOS**), an independent and external dispute resolution scheme.

The **FOS** is free of charge to **you**. **FOS** contact details are:

The Financial Ombudsman Service Australia

Post: GPO Box 3, Melbourne, Victoria 3001

Freecall: 1800 367 287

Website: www.fos.org.au

Email: info@fos.org.au

FINANCIAL CLAIMS SCHEMES

The **insurer** of this policy, ZAIL, is an insurance company authorised under the *Insurance Act 1973* (Cth) to carry on general insurance business in Australia. As such, they are subject to prudential requirements and standards, regulated by the Australian Prudential Regulation Authority (**APRA**).

This policy may be a protected policy under the Federal Government's Financial Claims Scheme (**FCS**) which is administered by **APRA**.

The **FCS** may apply in the event that a general insurance company becomes insolvent. If the **FCS** applies, a person who is entitled to make a claim under this insurance policy may be entitled to a payment under the **FCS**. Access to the **FCS** is subject to eligibility criteria.

Further information about the **FCS** can be obtained at www.fcs.gov.au.

CONFIRMATION OF TRANSACTIONS

If **you** need to clarify any of the information contained in this PDS, wish to confirm a transaction or **you** have any other queries regarding **your** policy, **your** first point of contact is **your** intermediary. However, if **you** would like to contact **us** directly, please use the contact details on the back cover.

BENEFITS SUMMARY

Below is a summary of the coverage and benefits available under this policy. Please refer to the whole of this PDS, **your policy schedule**, and any other documents that make up **your** policy for full details and applicable terms and conditions, limits and exclusions.

Cover	Third Party Property Damage	Comprehensive	Comprehensive Plus
Accidental loss or damage to your vehicle Page 31	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal liability – third party property damage Page 32	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal liability – supplementary bodily injury Page 34	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Additional benefits	Third Party Property Damage	Comprehensive	Comprehensive Plus
Lifetime new-for-old replacement following total loss Page 36	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> No time limit or km limit
New-for-old replacement following total loss Page 37	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> 3 years, 70,000km	<input checked="" type="checkbox"/> 3 years, 70,000km
Finance gap cover Page 37	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> 75% of difference	<input checked="" type="checkbox"/> 100% of difference
Unlimited hire car Page 38	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> No time limit
Hire car following a not-at-fault accident Page 40	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to 21 days	<input checked="" type="checkbox"/> ^(d)
Hire car following theft Page 42	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to 21 days	<input checked="" type="checkbox"/> ^(d)
Insurance cover for hire car Page 43	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Automatic roadside assistance Page 44	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> ^(a)	<input checked="" type="checkbox"/>
Automatic windscreen excess waiver Page 45	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> ^(b)	<input checked="" type="checkbox"/> 2 excess -free claims
Towing and storage Page 45	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loan vehicle cover Page 45	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$2,000	<input checked="" type="checkbox"/> Up to \$2,000
Emergency repairs Page 46	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$500	<input checked="" type="checkbox"/> Up to \$1,000
Emergency accommodation & transportation costs Page 46	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Additional benefits (continued)	Third Party Property Damage	Comprehensive	Comprehensive Plus
Preferred repairer excess rebate Page 47	<input checked="" type="checkbox"/> conditions apply	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Returning your vehicle if it is stolen Page 48	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Returning your vehicle after repair Page 48	<input checked="" type="checkbox"/> conditions apply	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal costs Page 49	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Substitute vehicle – legal liability cover Page 49	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Vehicle transported by ship Page 50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Purchasing a replacement vehicle Page 50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Artwork and signwriting Page 50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accessories, spare parts and tools Page 51	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to lesser of \$2,000/5%	<input checked="" type="checkbox"/> Up to lesser of \$2,000/5%
Trailer and caravan cover Page 51	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Personal items and clothing Page 52	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> \$500/ item max \$750	<input checked="" type="checkbox"/> \$1,000/ item max \$2,000
Child seat or baby capsule Page 52	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$500	<input checked="" type="checkbox"/> Up to \$500
Accidental death benefit Page 52	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Driver accident compensation Page 53	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Re-keying and re-coding Page 54	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Uninsured motorists extension Page 54	<input checked="" type="checkbox"/> Up to \$5,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Optional covers	Third Party Property Damage	Comprehensive	Comprehensive Plus
Windscreen excess waiver Page 56	<input checked="" type="checkbox"/>	Optional	Automatic ^(c)
Hire car extension Page 57	<input checked="" type="checkbox"/>	Optional	Automatic ^(d)
Roadside assistance Page 58	<input checked="" type="checkbox"/>	Optional	Automatic ^(e)

(a) BZI Roadside Assistance may be able to be provided for an additional premium under the 'Roadside assistance' optional cover.

(b) Cover may be able to be provided for an additional premium under the 'Windscreen excess waiver' optional cover.

(c) Please refer to the 'Automatic windscreen excess waiver' additional benefit.

(d) Please refer to the 'Unlimited hire car' additional benefit.

(e) Please refer to the 'Automatic roadside assistance' additional benefit.

WHAT YOU ARE COVERED FOR

This section details what **you** are covered for under this policy, which is dependent on the level of cover chosen as shown on **your policy schedule**. The cover that is provided under this policy should also be considered in conjunction with the 'General terms and conditions' section (page 59) and the 'General exclusions' section (beginning on page 61).

Comprehensive Plus cover

If **your policy schedule** shows that **you** have selected Comprehensive Plus cover then, subject to the terms, conditions, limits and exclusions of the policy, **you** are covered for the following:

- Accidental loss or damage to your vehicle (see page 31);
- Legal liability – third party property damage (see page 32); and
- Legal liability – supplementary bodily injury (see page 34).

Comprehensive cover

If **your policy schedule** shows that **you** have selected Comprehensive cover then, subject to the terms, conditions, limits and exclusions of the policy, **you** are covered for the following:

- Accidental loss or damage to your vehicle (see page 31);
- Legal liability – third party property damage (see page 32); and
- Legal liability – supplementary bodily injury (see page 34).

Third Party Property Damage cover

If **your policy schedule** shows that **you** have selected Third Party Property Damage cover then, subject to the terms, conditions, limits and exclusions of the policy, **you** are covered for the following:

- Legal liability – third party property damage (see page 32); and
- Legal liability – supplementary bodily injury (see page 34).

Please note that no cover is provided under the 'Accidental loss or damage to your vehicle' section on page 31 if **you** have selected Third Party Property Damage cover.

Accidental loss or damage to your vehicle

Comprehensive Plus <input checked="" type="checkbox"/>	Comprehensive <input checked="" type="checkbox"/>	Third Party Property Damage <input checked="" type="checkbox"/>
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You are covered for accidental loss or damage to **your vehicle** that occurs during the **period of insurance**, including:

- collision;
- impact;
- fire;
- theft and attempted theft;
- malicious damage and vandalism; and
- storm, flood and hail.

If your vehicle is not a total loss

At **our** option **we** will:

- repair **your vehicle**, or any part of it;
- replace any part of **your vehicle**; or
- pay **you** the reasonable costs of repairing or replacing **your vehicle**, or any part of it.

The most **we** will pay if **your vehicle** is not a **total loss** is the lesser of:

- the most competitive quote as adjusted by **our** assessor and agreed by the repairer; and
- the value of **your vehicle**, being:
 - the **market value** of **your vehicle** if **your policy schedule** shows that **your vehicle** is insured for **market value**; or
 - the **agreed value** of **your vehicle** if **your policy schedule** shows that **your vehicle** is insured for **agreed value**.

If your vehicle is a total loss

If there is a finance company with an interest in the **vehicle**, **we** will pay the total finance amount to the finance company and then pay **you** the balance (less any **excess** that applies).

The most **we** will pay if **your vehicle** is a **total loss** is:

- the **market value** of **your vehicle** if **your policy schedule** shows that **your vehicle** is insured for **market value**; or
- the **agreed value** of **your vehicle** if **your policy schedule** shows that **your vehicle** is insured for **agreed value**.

The following additional benefits may also be relevant if **we** pay **you** a **total loss**:

- for Comprehensive Plus cover – ‘Lifetime new-for-old replacement following total loss’ (page 36);
- for Comprehensive Plus cover and Comprehensive cover – ‘New-for-old replacement following total loss’ (page 37).

Legal liability – third party property damage

Comprehensive Plus



Comprehensive



Third Party Property Damage



You are covered where **you** are legally liable to pay compensation for loss or damage to other people's property as a result of an accident that occurs in Australia during the **period of insurance** caused by or arising out of the use of:

- **your vehicle** (as shown in **your policy schedule**); and/or
- any of the following being legally towed by **your vehicle**:
 - a caravan or trailer; or
 - another vehicle which has broken down.

You are also covered if the accident is caused by goods being carried by or falling from **your vehicle**, or the loading or unloading of **your vehicle**.

Cover for legal liability for loss or damage to other people's property is provided where the person responsible is:

- **you**; or
- a person with a current drivers licence who is driving, using or in charge of **your vehicle** with **your** permission; or
- a passenger in **your vehicle**; or
- **your** employer, principal or partner.

If a claim for legal liability is made by someone other than **you**, then that person has the same obligation to observe the terms and conditions of this policy as **you** do.

You are not covered for legal liability for other people's property when:

- the loss or damage is to property which is owned by **you**, controlled by **you**, or in **your** possession, custody or control; or
- the person legally liable is someone other than **you** and the loss or damage is to property which is owned by that person, controlled by that person, or in their possession, custody or control; or
- **you** or the person responsible are entitled to be compensated by any:
 - statutory or compulsory third party insurance policy;
 - statutory or compulsory insurance or compensation scheme or fund;
- **you** or the person responsible would have been entitled to be compensated by any:
 - statutory or compulsory third party insurance policy;
 - statutory or compulsory insurance or compensation scheme or fundif **you** had insured or registered **your vehicle**, had lodged a claim under such a policy or scheme, or had complied with the requirements of such a policy or scheme/fund; or
- the claim for legal liability is brought in a court or judicial body outside Australia or in a court or other judicial body that applies other than Australian law.

If **your vehicle** is a **total loss** then the legal liability cover in this section ceases from the date that **we** confirm it is a **total loss**, unless **we** replace **your vehicle** under the one of the following additional benefits in which case this legal liability cover is provided for the replacement **vehicle** until the end of the **period of insurance**:

- for Comprehensive Plus cover – ‘Lifetime new-for-old replacement following total loss’ (page 36);
- for Comprehensive Plus cover and Comprehensive cover – ‘New-for-old replacement following total loss’ (page 37).

If **we** agree to pay a claim for legal liability under this section the most **we** will pay for a single event or series of related events is **\$30,000,000**.

This amount includes:

- any compensation amount; and
- any legal fees or expenses that **we** agree to prior to them being incurred.

It does not include:

- any penalties, fines or punitive, exemplary, multiple or aggravated damages.

Legal liability – supplementary bodily injury

Comprehensive Plus



Comprehensive



Third Party Property Damage



You are covered where **you** are legally liable to pay compensation for death or bodily injury as a result of an accident that occurs in Australia during the **period of insurance** caused by or arising out of the use of:

- **your vehicle** (as shown in **your policy schedule**); and/or
- any of the following being legally towed by **your vehicle**:
 - a caravan or trailer; or
 - another vehicle which has broken down.

You are also covered if the accident is caused by goods being carried by or falling from **your vehicle**, or the loading or unloading of **your vehicle**.

Cover for legal liability for death or bodily injury is provided where the person responsible is:

- **you**; or
- a person with a current drivers licence who is driving, using or in charge of **your vehicle** with **your** permission; or
- a passenger in **your vehicle**; or
- **your** employer, principal or partner.

If a claim for legal liability is made by someone other than **you**, then that person has the same obligation to observe the terms and conditions of this policy as **you** do.

You are not covered for legal liability for death or bodily injury when:

- **you** or the person responsible are entitled to be compensated by any:
 - statutory or compulsory third party insurance policy;
 - statutory or compulsory insurance or compensation scheme or fund;
- **you** or the person responsible would have been entitled to be compensated by any:
 - statutory or compulsory third party insurance policy;
 - statutory or compulsory insurance or compensation scheme or fundif **you** had insured or registered **your vehicle**, had lodged a claim under such a policy or scheme, or had complied with the requirements of such a policy or scheme/fund;
- the legal liability was caused by an intentional act by **you** or the person responsible; or
- the claim for legal liability is brought in a court or judicial body outside Australia or in a court or other judicial body that applies other than Australian law.

We will not pay for:

- legal liability in respect of any psychological or psychiatric injury, other than to the extent that it is directly caused by or arises from serious physical bodily injury of the person who suffers the psychological or psychiatric injury;
- legal liability for the death or bodily injury of:
 - **you**;
 - the person driving or in charge of the **vehicle**;
 - any member of **your** family;
 - any person who usually lives with **you**; or
 - **your** employees if the accident that gives rise to the liability arises out of or in the course of their employment;
- any legal liability claim under this section where **you** or the person responsible does not notify **us** of such a claim within 6 months of becoming aware of an intention to make a claim against **you** or the person responsible;
- any penalties, fines or punitive, exemplary, multiple or aggravated damages.

If **your vehicle** is a **total loss** then the legal liability cover in this section ceases from the date that **we** confirm it is a **total loss**, unless **we** replace **your vehicle** under one of the following additional benefits in which case this legal liability cover is provided for the replacement **vehicle** until the end of the **period of insurance**:

- for Comprehensive Plus cover – ‘Lifetime new-for-old replacement following total loss’ (page 36);
- for Comprehensive Plus cover and Comprehensive cover – ‘New-for-old replacement following total loss’ (page 37).

If **we** agree to pay a claim for legal liability under this section the most **we** will pay for a single event or series of related events is **\$30,000,000**.

This amount includes:

- any compensation amount; and
- any legal fees or expenses that **we** agree to prior to them being incurred.

It does not include:

- any penalties, fines or punitive, exemplary, multiple or aggravated damages.

ADDITIONAL BENEFITS

The following additional benefits may also be provided under this policy, subject to the level of cover **you** have chosen which will be shown on **your policy schedule**. Please refer to the table at the top of each additional benefit to determine whether it is provided under the level of cover **you** have chosen.

Unless stated otherwise in the sections below, these additional benefits will be paid in addition to any amount payable under the 'What you are covered for' section beginning on page 30.

Lifetime new-for-old replacement following total loss

Comprehensive Plus <input checked="" type="checkbox"/>	Comprehensive <input type="checkbox"/>	Third Party Property Damage <input type="checkbox"/>
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If **your vehicle** becomes a **total loss** and all of the following conditions are met, then **we** will replace **your vehicle** with a new **vehicle** of the same make, model and series (or similar if it is no longer available), including similar accessories, tools and spare parts (subject to local availability):

- it was purchased new by **you** (or as an ex-demonstration model) from the manufacturer or a licenced motor dealer; and
- **you** have continuously insured the **vehicle** under **our** BZI Motor Insurance policy with Comprehensive Plus level of cover from within 3 months of purchasing the **vehicle** until the date of the incident that gave rise to it becoming a **total loss**; and
- there is written consent from any finance company with an interest in the **vehicle**.

Where a new **vehicle** of the same make, model and series is no longer available, **we** will choose to either:

- replace **your vehicle** with a new **vehicle** that in **our** opinion is a similar make, model and series to **your vehicle**; or
- pay **you** an amount equivalent to the cost of a new car that in **our** opinion is a similar make, model and series to **your vehicle**.

We will also pay any on-road costs associated with the replacement **vehicle**, including:

- 12 months registration costs;
- 12 months compulsory third party insurance;
- statutory charges; and
- dealer delivery charges.

Your new replacement **vehicle** will also continue to be covered under this policy until the end of the **period of insurance** for no additional **premium**, however if **you** are paying **your premium** by instalments **you** will need to continue to pay the instalments for the remainder of the **period of insurance**.

Note: for Comprehensive cover please refer to the additional benefit 'New-for-old replacement following total loss' on page 37.

New-for-old replacement following total loss

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your vehicle** becomes a **total loss** and all of the following conditions are met, then **we** will replace **your vehicle** with a new **vehicle** of the same make, model and series (or similar if it is no longer available), including similar accessories, tools and spare parts (subject to local availability):

- it was purchased new by **you** (or as an ex-demonstration model) from the manufacturer or a licenced motor dealer; and
- at the time it became a **total loss**:
 - less than **3 years** had elapsed since the **vehicle** was originally registered; and
 - the **vehicle** had travelled less than **70,000kms**; and
- there is written consent from any finance company with an interest in the **vehicle**.

We will also pay any on-road costs associated with the replacement **vehicle**, including:

- 12 months registration costs;
- 12 months compulsory third party insurance;
- statutory charges; and
- dealer delivery charges.

Your new replacement **vehicle** will also continue to be covered under this policy until the end of the **period of insurance** for no additional **premium**, however if **you** are paying **your premium** by instalments **you** will need to continue to pay the instalments for the remainder of the **period of insurance**.

Note: for Comprehensive Plus cover if you are eligible for a payment under the additional benefit 'Lifetime new-for-old replacement following total loss' on page 36 then you are not eligible for any payment under this additional benefit.

Finance gap cover

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **we** settle a claim for the **total loss** of **your vehicle** under this policy, **we** will pay some of the difference between:

- **your vehicle's** insured value; and
- the amount owed by **you** under a valid hire purchase, leasing or other agreement for **your vehicle**, when the insured value is less than the amount owed.

For Comprehensive Plus cover **we** will pay **100%** of the difference.

For Comprehensive cover **we** will pay **75%** of the difference.

Your policy schedule will show whether the insured value is based on an **agreed value** or **market value**.

We will not pay for any payments and interest in arrears at the time of the loss.

Unlimited hire car

Comprehensive Plus <input checked="" type="checkbox"/>	Comprehensive <input type="checkbox"/>	Third Party Property Damage <input type="checkbox"/>
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If **we** have accepted **your** claim under this policy for loss or damage to **your vehicle** and as a result of that loss or damage:

- **your vehicle** is unable to be driven; or
- **your vehicle** is in need of repair; or
- it has been stolen,

then **you** are entitled to hire a **vehicle** of a similar type to **your vehicle**¹ from:

- the date **your vehicle** is left at the repairers; or
- the date **we** accept **your** claim if it has been stolen,

until:

- the repairs to **your vehicle** have been completed; or
- **we** have settled **your** claim as a **total loss**; or
- **your vehicle** is recovered undamaged and:
 - it has been returned to **you** under the additional benefit 'Returning your vehicle if it is stolen' (see page 48); or
 - **you** have been told where it is located.

¹Based on **your vehicle's** category (e.g. mid-size sedan, SUV) and size/capacity for carrying passengers and luggage.
Page 38

You can choose one of the following options:

Scenario	The most we will pay
We arrange the hire car for you using one of our providers (if we have a provider with a suitable vehicle available within a reasonable distance of the location where your vehicle was stolen)	We will pay the provider of the hire car for the period the hire car is required.
You choose to arrange the hire car yourself using a provider of your choice	We will pay the provider up to \$100 per day (inclusive of any insurance costs) for the period the hire car is required.
You choose not to hire a vehicle	We will pay the actual costs you incur in making alternative travel arrangements (over and above what you would have ordinarily incurred), up to \$100 per day for the period you would have been entitled to a hire car under this additional benefit.
There are no suitable hire cars available from any provider within a reasonable distance of where your vehicle was stolen	We will pay the actual costs you incur in making alternative travel arrangements (over and above what you would have ordinarily incurred), up to \$100 per day for the period you would have been entitled to a hire car under this additional benefit.

We may also provide insurance cover for the hire car provided under this additional benefit – please see the additional benefit ‘Insurance cover for hire car’ on page 43 for more details on this.

Note: for hire car benefits available under Comprehensive cover please refer to:

- the additional benefit ‘Hire car following theft’ on page 42;
- the additional benefit ‘Hire car following a not-at-fault accident’ on page 40;
- the optional cover ‘Hire car extension’ on page 57.

Hire car following a not-at-fault accident

Comprehensive Plus (refer to 'Unlimited hire car' on page 38)	Comprehensive <input checked="" type="checkbox"/>	Third Party Property Damage <input checked="" type="checkbox"/>
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If:

- **your vehicle** is unable to be driven or is in need of repair due to loss or damage from an accident; and
 - **we** agree that the accident was not **your** fault; and
 - **we** have accepted **your** claim under this policy for that loss or damage,
- then **you** are entitled to hire a vehicle of a similar type to **your vehicle**² from the date **your vehicle** is left at the repairers:
- until the repairs to **your vehicle** have been completed; or
 - until **we** have settled **your** claim as a **total loss**; or
 - for a maximum period of **21 days** if **we** have arranged and paid for the hire car (see the options in the table below).

We will determine that the accident was not **your** fault if any of the following are true:

- (a) the driver of **your vehicle** did not contribute to the cause of the accident; or
- (b) **your vehicle** was damaged while parked; or
- (c) **we** can recover the claimable loss.

For (a) and (b) **you** will need to provide **us** with the full name and address of each responsible party, and the registration number of all other vehicles involved in the accident.

²Based on **your vehicle's** category (e.g. mid-size sedan, SUV) and size/capacity for carrying passengers and luggage.
Page 40

You can choose one of the following options:

Scenario	The most we will pay
<p>We arrange the hire car for you using one of our providers (if we have a provider with a suitable vehicle available within a reasonable distance of the location where your vehicle was stolen)</p>	<p>We will pay the provider of the hire car for up to 21 days.</p>
<p>You choose to arrange the hire car yourself using a provider of your choice</p>	<p>We will pay the provider up to \$100 per day (inclusive of any insurance costs) up to a maximum of \$1,500.</p>
<p>You choose not to hire a vehicle</p>	<p>We will pay the actual costs you incur in making alternative travel arrangements (over and above what you would have ordinarily incurred), up to \$100 per day up to a maximum of \$1,500.</p>
<p>There are no suitable hire cars available from any provider within a reasonable distance of where your vehicle was stolen</p>	<p>We will pay the actual costs you incur in making alternative travel arrangements (over and above what you would have ordinarily incurred), up to \$100 per day up to a maximum of \$1,500.</p>

We may also provide insurance cover for the hire car provided under this additional benefit – please see the additional benefit ‘Insurance cover for hire car’ on page 43 for more details on this.

Note: please refer to the additional benefit ‘Unlimited hire car’ on page 38 to see the hire car cover provided under the Comprehensive Plus cover.

Hire car following theft

Comprehensive Plus (refer to 'Unlimited hire car' on page 38)	Comprehensive <input checked="" type="checkbox"/>	Third Party Property Damage <input checked="" type="checkbox"/>
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If **your vehicle** is stolen and **we** have accepted that claim under this policy then **you** are entitled to hire a vehicle of a similar type to **your vehicle**³:

- until **your vehicle** is recovered undamaged and:
 - it has been returned to **you** under the additional benefit 'Returning your vehicle if it is stolen' (see page 48); or
 - **you** have been told where it is located; or
- until **your vehicle** is recovered damaged and the damage has been repaired; or
- until **we** have settled **your** claim as a **total loss**; or
- for a maximum period of **21 days** if **we** have arranged and paid for the hire car (see the options in the table below).

You can choose one of the following options:

Scenario	The most we will pay
We arrange the hire car for you using one of our providers (if we have a provider with a suitable vehicle available within a reasonable distance of the location where your vehicle was stolen)	We will pay the provider of the hire car for up to 21 days .
You choose to arrange the hire car yourself using a provider of your choice	We will pay the provider up to \$100 per day (inclusive of any insurance costs) up to a maximum of \$1,500 .
You choose not to hire a vehicle	We will pay the actual costs you incur in making alternative travel arrangements (over and above what you would have ordinarily incurred), up to \$100 per day up to a maximum of \$1,500 .
There are no suitable hire cars available from any provider within a reasonable distance of where your vehicle was stolen	We will pay the actual costs you incur in making alternative travel arrangements (over and above what you would have ordinarily incurred), up to \$100 per day up to a maximum of \$1,500 .

We may also provide insurance cover for the hire car provided under this additional benefit – please see the additional benefit 'Insurance cover for hire car' on page 43 for more details on this.

Note: please refer to the additional benefit 'Unlimited hire car' on page 38 to see the hire car cover provided under the Comprehensive Plus cover.

³Based on **your vehicle's** category (e.g. mid-size sedan, SUV) and size/capacity for carrying passengers and luggage.
Page 42

Insurance cover for hire car

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **you** are provided a hire car under one of the following additional benefits or optional covers then **we** may also provide insurance cover for the hire car for the period that it is hired under the claim:

- for Comprehensive Plus cover:
 - 'Unlimited hire car' (see page 38);
- for Comprehensive cover:
 - 'Hire car following theft' (see page 42)
 - 'Hire car following a not-at-fault accident' (see page 40);
 - 'Hire car extension' (see page 57).

The insurance cover provided under this additional benefit will depend on how the hire car is arranged, as defined in the table below:

Scenario	Insurance cover for hire car
<p>We arrange the hire car for you using one of our hire car providers</p> <p>or</p> <p>We agree to your own choice of hire car provider</p>	<p>You should arrange for insurance for the hire car directly through the hire car provider. We will pay the cost of this insurance issued by the provider (or their insurer).</p> <p>In the event you have a claim for the hire car during the period it is provided under a claim under this policy:</p> <ul style="list-style-type: none"> ▪ you should lodge the claim with the hire car provider; and ▪ pay them any applicable excess. <p>We will then pay:</p> <ul style="list-style-type: none"> ▪ the difference in the excess charged by the provider (or their insurer) and the excess you would have paid under this policy had the definition of vehicle been extended to include the hire car; and ▪ any other amount you are liable for as a result of a claim where: <ul style="list-style-type: none"> – the provider's insurance arrangement does not cover your claim in whole or part (other than any excess payable); and – liability would have been covered under this policy if the definition of vehicle in this policy had been extended to include the hire car, and no limitation or exclusion under this policy applies. <p>This policy does not in any way extend to insure the hire car under this scenario.</p>
<p>You choose your own hire car provider but we do not agree to that provider</p>	<p>No insurance cover is provided under this additional benefit. You are responsible for arranging and paying for insurance that covers the hire car directly with the provider.</p>

Automatic roadside assistance

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **you** have selected Comprehensive Plus cover then **you** will automatically be provided with BZI Roadside Assistance (unless **your vehicle** does not meet the eligibility criteria shown in the BZI Roadside Assistance Terms and Conditions – for example, if **your vehicle** is more than 15 years of age).

BZI Roadside Assistance is provided by one of Australia's leading emergency assistance providers and offers 24-hour, 7-day assistance Australia-wide, including the following benefits (subject to conditions and limits):

- minor repairs following a breakdown;
- assistance with changing flat tyres;
- towing **your vehicle** to the nearest mechanical workshop or repairer;
- getting **your vehicle** started after minor issues with **your** battery;
- delivery of emergency fuel; and
- gaining access to **your vehicle** when **your** keys are locked inside it.

The provision of BZI Roadside Assistance is subject to the BZI Roadside Assistance Terms and Conditions, which specify the benefits provided, including any conditions, limitations or exclusions. When **you** purchase Comprehensive Plus cover the BZI Roadside Terms and Conditions should be provided to **you** by **your** intermediary alongside the rest of the documentation supporting this policy. They can also be provided by **your** intermediary prior to purchase if **you** are interested in understanding more about the benefits of BZI Roadside Assistance.

BZI Roadside Assistance may not be available for all vehicles, for example based on the type of vehicle or its age. If **your vehicle** is not eligible for BZI Roadside Assistance then this additional benefit will not be automatically included and **you** will not be charged for it.

You can use the benefits of BZI Roadside Assistance even if **you** are not making a claim on this policy.

Note: for Comprehensive cover **you** may be able to add the 'Roadside assistance' optional cover for an additional **premium** (see page 58).

Automatic windscreen excess waiver

Comprehensive Plus <input checked="" type="checkbox"/>	Comprehensive <input checked="" type="checkbox"/>	Third Party Property Damage <input checked="" type="checkbox"/>
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If **your policy schedule** shows that **you** have Comprehensive Plus cover and there is an incident where the only loss or damage to **your vehicle** is for the following:

- windscreen;
- window glass;
- mirror glass; or
- sunscreen glass,

then **we** will waive the basic **excess** for up to **two claims** in any **period of insurance**.

Once **we** have waived the basic **excess** on two claims for these items during the same **period of insurance**, the basic **excess** will apply for any subsequent claim for these items.

Note: for Comprehensive cover **you** may be able to add the 'Windscreen excess waiver' optional cover for an additional **premium** (see page 56).

Towing and storage

Comprehensive Plus <input checked="" type="checkbox"/>	Comprehensive <input checked="" type="checkbox"/>	Third Party Property Damage <input checked="" type="checkbox"/>
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If **your vehicle** is involved in an accident or is stolen, **we** will pay:

- the reasonable costs for **your vehicle** to be towed to a repairer, place of safety or any other place which **we** agree to; and/or
- the reasonable costs for of storing **your vehicle** at the repairer's premises once the claim has been lodged.

Loan vehicle cover

Comprehensive Plus <input checked="" type="checkbox"/>	Comprehensive <input checked="" type="checkbox"/>	Third Party Property Damage <input checked="" type="checkbox"/>
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If **you** are provided a loan vehicle by a repairer while **your vehicle** is being serviced or repaired by them, **we** will cover **you** for loss or damage to that loan vehicle up to a maximum of **\$2,000** in any one **period of insurance**.

All excesses that are applicable to this policy also apply to this benefit (see the 'Excesses' section on page 13 for more details).

Emergency repairs

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your vehicle**:

- is involved in an accident;
- suffers malicious damage; or
- is stolen and subsequently recovered in a damaged condition,

then **we** will pay the reasonable costs for necessary emergency repairs to allow **you** to drive **your vehicle** afterwards.

The most **we** will pay for any one claim is

- **\$500** for Comprehensive cover; or
- **\$1,000** for Comprehensive Plus cover,

unless **you** have **our** approval before the emergency repairs are completed.

Emergency accommodation and transportation costs

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your vehicle**:

- is involved in an accident;
- suffers malicious damage; or
- is stolen and subsequently recovered in a damaged condition,

then **we** will pay

- the reasonable costs to get **you** and **your** passengers home after the incident has occurred; or
- the reasonable costs for emergency accommodation for **you** and **your** passengers for one night if the incident occurred more than 100 kilometres from **your** home.

The most **we** will pay for any one incident is

- **\$100** if **you** are less than 100 kilometres from **your** home;
- **\$500** if **you** are more than 100 kilometres from **your** home.

If **you** have incurred the costs and **we** are reimbursing **you** for them then **we** will need proof of the actual amounts incurred (for example, a receipt for the taxi fare).

You may also be entitled to the reasonable costs associated with getting **your vehicle** returned to **you** – please refer to the additional benefits 'Returning your vehicle after repair' on page 48 and 'Returning your vehicle if it is stolen' on page 48.

Preferred repairer excess rebate

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your vehicle** requires repairs following an accident or loss that is covered under this policy and **we** have accepted that claim, if **you** choose to have the repairs performed by one of **our preferred repairer** network the **excess you** need to pay will be reduced by the 'Preferred repairer excess rebate'.

The amount of the 'Preferred repairer excess rebate' will be shown on **your policy schedule**.

Please refer to the 'Excesses' section on page 13 for more information on the excesses that may be payable under this policy.

When arranging the repairs for the **vehicle we** will advise **you** of any **preferred repairers** that would be suitable to perform the repairs so **you** can choose whether to receive this rebate by using one of them or choosing a repairer of **your own choice** (and forgoing this **excess** rebate).

You are not entitled to the **excess** rebate under this additional benefit if:

- there are no **preferred repairers** in **our** network that are within a reasonable distance of where **your vehicle** is normally parked; or
- **your vehicle** requires a specialist repairer to repair the damage and there are no such specialist repairers on **our preferred repairer** network; or
- after repairs have been started at one of **our preferred repairers you** decide that **you** would like another repairer (that is not part of **our preferred repairer** network) to complete the repairs;
- **we** settle the claim for **your vehicle** as a **total loss**; or
- the claim is only for damage to windscreen, window glass, mirror glass, or sunscreen glass and is not covered under
 - the additional benefit 'Automatic windscreen excess waiver' (for Comprehensive Plus cover, see page 45); or
 - the optional cover 'Windscreen excess waiver' (for Comprehensive cover, see page 56).

Note: for Third Party Property Damage cover this additional benefit is only available for claims where repairs are performed under the 'Uninsured motorists extension' additional benefit (see page 54).

Returning your vehicle if it is stolen

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your vehicle** is found after it has been stolen, **we** will pay the reasonable costs to return the **vehicle** to the place where it is normally parked.

If the combined cost of returning **your vehicle** and any repairs it needs exceeds the insured value (either **agreed value** or **market value**, as shown on **your policy schedule**) then **we** reserve the right to treat the **vehicle** as a **total loss**.

Returning your vehicle after repair

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your vehicle** requires repairs following an accident or loss that is covered under this policy and **we** have accepted that claim, **we** will choose to either:

- pay **you** the reasonable costs of travel to
 - get from the from the repairers to **your** home, work or a hire car provider (if the hire car is provided under this policy) after dropping the **vehicle** off to be repaired; and
 - get from **your** home, work or a hire car provider (if the hire car is provided under this policy) to the repairers to collect **your vehicle** after the repairs have been completed; or
- arrange to have **your vehicle** delivered to **you** after the repairs have been completed.

Note: for Third Party Property Damage cover this additional benefit is only available for claims where repairs are performed under the 'Uninsured motorists extension' additional benefit (see page 54).

Legal costs

Comprehensive Plus



Comprehensive



Third Party Property Damage



We will pay for all reasonable legal fees and expenses incurred in defending any court proceedings arising from accidental loss, damage or liability covered by this policy. **We** must agree to them in writing before they are incurred.

We will not pay any legal fees or expenses relating to any criminal or traffic proceedings.

Substitute vehicle – legal liability cover

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **you** are using a **substitute vehicle**, then **you** are covered for legal liability for loss or damage to other people's property and death or bodily injury. The legal liability cover for accidents caused by or arising out of the use of the **substitute vehicle** has the same terms and conditions, limits and exclusions as the cover provided for **your vehicle** under the following sections:

- Legal liability – third party property damage(see page 32); and
- Legal liability – supplementary bodily injury (see page 34).

If **we** agree to pay a claim for legal liability under this additional benefit the most **we** will pay for a single event or series of related events is **\$30,000,000**.

You are not covered for legal liability under this additional benefit when:

- **we** have already accepted a **total loss** claim for **your vehicle**; and/or
- the **substitute vehicle** is unregistered.

We will not pay for:

- any loss or damage to the **substitute vehicle**.

Cover under this additional benefit is limited to:

- one **substitute vehicle** at any point in time; and
- the **substitute vehicle** being driven by **you, your** spouse, de facto partner, an employee or a **named driver** listed on **your policy schedule**.

Vehicle transported by ship

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your vehicle** is being transported by ship within Australian waters, **we** will pay **your** contribution for:

- any general average charges (general average means that if a ship's captain finds it necessary to sacrifice some of the cargo to save the ship, the owners of the remaining cargo must contribute towards the loss suffered by the other owners); and/or
- any salvage charges (the costs associated with recovering a marooned or disabled ship),

if such maritime conditions apply.

It is not necessary for **your vehicle** to be damaged for **you** to be liable for these costs.

Purchasing a replacement vehicle

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **you** sell **your vehicle** and purchase a replacement vehicle, **we** will insure **your** replacement vehicle under the terms and conditions of this policy for a period of **21 days** from the date of purchase.

The most **we** will pay for a claim on the replacement vehicle during this **21 day** period is the purchase price of the replacement vehicle.

Cover for the replacement vehicle beyond the **21 day** period will only be provided under this policy if:

- **you** give **us** the details about the replacement vehicle; and
- **we** agree that cover has been provided for the replacement vehicle; and
- **you** agree to any changes to the cover provided for the replacement vehicle that **we** require (for example a higher **excess**); and
- **you** pay any extra **premium** that is required.

Artwork and signwriting

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your policy schedule** shows that **your vehicle** is used for **business use**, then **we** will pay the cost of reinstating any artwork or signwriting on **your vehicle** if it is damaged in an accident.

We will not pay for any artwork or signwriting if **your vehicle** is not shown as being used for **business use** on **your policy schedule**.

Accessories, spare parts and tools

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your vehicle** is stolen or damaged and **we** have accepted the claim for the loss or damage, then **we** will also pay for:

- non-standard accessories and optional extras up to the lesser of:
 - **\$2,000**; or
 - **5%** of the **vehicle's** value (**agreed value** or **market value** depending on what is shown on **your policy schedule**); and
- **\$250** in total for any tools and spare parts for **your vehicle** when they are in or on **your vehicle**.

To cover non-standard accessories and optional extras for more than \$2,000 or 5% of the **vehicle's** value **you** must notify **us** of them and **we** must agree for them to be covered under this policy (see the 'About the value of your vehicle' section on page 11 for more details).

We will not pay under this additional benefit for any non-standard accessory or optional extra that modifies the performance of the **vehicle**, including (but not limited to) modifications that:

- increase the **vehicle's** power output or maximum speed;
- improve the performance of the **vehicle's** steering and/or brakes;
- lower the **vehicle's** suspension; and/or
- add equipment designed for the purposes of racing.

Cover for such modifications will only be provided if **you** notify **us** of them and **we** agree to insure them along with the **vehicle**, in which case they will be shown on **your policy schedule**.

Trailer and caravan cover

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your vehicle** is stolen or damaged and **we** have accepted **your** claim for that loss or damage, then **we** will also pay for loss or damage to a caravan or trailer that was attached to **your vehicle** at the time it was stolen or damaged.

We will not pay:

- if the caravan or trailer was not attached to **your vehicle** at the time the loss or damage occurred;
- for any contents, fixtures or equipment that is attached to, or being carried in or on the caravan or trailer.

The most **we** will pay for any one claim is the lesser of:

- the **market value** of the caravan; and
- **\$1,500**.

Personal items and clothing

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **you** and/or a member of **your** family have personal items and clothing that are:

- damaged in an accident involving **your vehicle**;
- damaged in a fire involving **your vehicle**;
- stolen from **your** locked **vehicle**; or
- stolen when **your vehicle** is stolen,

then **we** will pay **you** for the loss or damage to those items. **We** may choose to pay **you** the amount of the loss or damage, or replace or repair the items.

The most **we** will pay is:

- Comprehensive cover – **\$500** for any one item, up to a maximum of **\$750** per incident;
- Comprehensive Plus cover – **\$1,000** for any one item, up to a maximum of **\$2,000** per incident.

We will not pay for:

- any money, bullion or negotiable instruments (such as cash, smart cards, vouchers); or
- items that are used in conjunction with **your** business or occupation.

Child seat or baby capsule

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **you** have a child's seat or baby capsule and:

- it is stolen from **your vehicle**; or
- it is damaged in an accident or fire whilst in **your vehicle**,

then **we** will pay for the loss or damage up to a maximum amount of **\$500** for any one claim.

Accidental death benefit

Comprehensive Plus



Comprehensive



Third Party Property Damage



If the driver of **your vehicle** sustains a fatal injury as a result of an accident involving **your vehicle**, **we** will pay a death benefit of **\$5,000** to the estate of the deceased driver.

The most **we** will pay in any one **period of insurance** is **\$5,000**.

Driver accident compensation

Comprehensive Plus



Comprehensive



Third Party Property Damage



If the driver of **your vehicle** is injured in an accident and:

- they were driving **your vehicle** with **your** consent;
- **we** have accepted the claim under this policy; and
- the driver is not entitled to be compensated by any:
 - statutory or compulsory third party insurance policy; or
 - statutory or compulsory insurance or compensation scheme or fund;

or would have been so entitled if:

- it were not for the application of any **excess** or deductible applying under that insurance, scheme or fund; or
- compensation under that insurance, scheme or fund had not been refused, because **you** did not register **your vehicle** or apply for cover under the insurance, scheme or fund,

then **we** will pay the applicable amount from the following table.

Injury	Benefit
Quadriplegia – total paralysis of both legs and both arms	\$100,000
Paraplegia – total paralysis of both legs and part of or the whole of the lower half of the body	\$75,000
Permanent total disablement	\$50,000
Loss of entire sight in both eyes	\$25,000
Loss of entire sight in one eye	\$10,000
Permanent total loss of use of one limb (at or above the wrist or ankle) if the disability has continued for at least 12 months and in our opinion is beyond the reasonable possibility of improvement	\$10,000

We will only pay for one of the benefits in the above table for any one claim (being the highest of the benefits that the injured person is eligible for).

We will not pay under this additional benefit if:

- the disability does not occur within 90 days of the date of the accident; or
- the injured person refuses to undertake any medical examinations that **we** request in order for **us** to assess the claim (**we** will arrange for the examinations and pay any relevant costs associated to them); or
- the person was injured as a result of them intentionally trying to commit self-harm or attempting to commit suicide.

Re-keying and re-coding

Comprehensive Plus



Comprehensive



Third Party Property Damage



If the keys to **your vehicle** are

- lost or stolen; or
- damaged or destroyed

then **we** will pay for the replacement of the keys and, if necessary, to re-code the locks on **your vehicle**.

The most **we** will pay under this additional benefit is **\$2,000** for any one claim once the basic **excess** on the policy has been applied.

We will not pay under this additional benefit if:

- the keys have been stolen and **you** have not reported it to the police;
- the keys have been stolen by a family member, invitee or someone who lives with **you**; or
- **you** are entitled to claim under another insurance policy.

A claim under this additional benefit does not entitle **you** to claim the additional benefit 'Hire car following theft' (see page 42).

Uninsured motorists extension

Comprehensive Plus



Comprehensive



Third Party Property Damage



If **your policy schedule** shows that **you** have selected Third Party Property Damage cover, **we** will cover loss or damage to **your vehicle** arising from an accident where all of the following conditions are met:

- **we** agree that the accident was not **your** fault; and
- **you** can prove that the other driver was completely responsible and **you** did not contribute to the cause of the accident; and
- **you** can provide **us** with the name and address of the person responsible for the accident, and the registration number of the other vehicle; and
- the other vehicle was not insured or their insurance company has refused to pay their claim.

The most **we** will pay under this additional benefit is **\$5,000**, including any costs associated with towing and storage of **your vehicle** if it is unable to be driven following the accident.

We will not pay under this additional benefit if the driver of the other vehicle was:

- **you**; or
- **your** spouse, de facto partner or any member of **your** immediate family; or
- any person who usually lives with **you**.

OPTIONAL COVERS

You can ask **us** to add one or more of the following optional covers to **your** policy, depending on the level of cover that **you** have chosen and that is shown on **your policy schedule**. Please refer to the table at the top of each optional cover to determine whether it can be added under the level of cover **you** have chosen.

If **you** do ask **us** to add one or more of these optional covers and **we** agree then **we** will require an additional **premium** and the details of the optional cover added will be shown on **your policy schedule**. If these optional covers are not shown on **your policy schedule** then they have not been added to **your** policy and the coverage described in this section does not apply.

This section shows what is covered under each of these optional covers if they have been added to **your** policy, and what limitations or exclusions there are. In addition, the information in the 'General exclusions' section beginning on page 61 should also be referred to when determining whether any additional cover will be paid.

Windscreen excess waiver

Comprehensive Plus (refer to 'Automatic windscreen excess waiver' on page 45)	Comprehensive <input checked="" type="checkbox"/>	Third Party Property Damage <input checked="" type="checkbox"/>
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If **your policy schedule** shows that **you** have included the 'Windscreen excess waiver' optional cover and there is an incident where the only loss or damage to **your vehicle** is for the following:

- windscreen; or
- window glass; or
- mirror glass; or
- sunscreen glass,

then **we** will waive the basic **excess** for **one claim** in any **period of insurance**.

Once **we** have waived the basic **excess** on one claim for these items, the basic **excess** will apply for any subsequent claim for these items during the same **period of insurance**.

Note: for Comprehensive Plus cover please see the 'Automatic windscreen excess waiver' additional benefit on page 45 which is automatically included for that level of cover.

Hire car extension

Comprehensive Plus (refer to 'Unlimited hire car' on page 38)	Comprehensive <input checked="" type="checkbox"/>	Third Party Property Damage <input checked="" type="checkbox"/>
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If **your policy schedule** shows that **you** have included the 'Hire car extension' optional cover and:

- **your vehicle** is unable to be driven or needs repairs due to loss or damage from an accident; and
- **we** have accepted **your** claim under this policy for that loss or damage,

then **you** are entitled to hire a vehicle of a similar type to **your vehicle**⁴ from the date **your vehicle** is left at the repairers:

- until the repairs to **your vehicle** have been completed; or
- until **we** have settled **your** claim as a **total loss**; or
- for a maximum period of **14 days**.

You can choose one of the following options:

Scenario	The most we will pay
We arrange the hire car for you using one of our providers (if we have a provider with a suitable vehicle available within a reasonable distance of the location where your vehicle was stolen)	We will pay the provider of the hire car for up to 14 days .
You choose to arrange the hire car yourself using a provider of your choice	We will pay up to \$80 per day (inclusive of any insurance costs) for a maximum period of 14 days .
You choose not to hire a vehicle	We will pay the actual costs you incur in making alternative travel arrangements (over and above what you would have ordinarily incurred), up to a maximum amount of \$1,120 .
There are no suitable hire cars available from any provider within a reasonable distance of where your vehicle was stolen	We will pay the actual costs you incur in making alternative travel arrangements (over and above what you would have ordinarily incurred), up to a maximum amount of \$1,120 .

This optional cover does not apply if cover is provided under the additional benefits 'Hire car following theft' (see page 42) or 'Hire car following a not-at-fault accident' (see page 40).

We may also provide insurance cover for the hire car provided under this optional cover – please see the additional benefit 'Insurance cover for hire car' on page 43 for more details on this.

Note: for Comprehensive Plus cover please see the additional benefit 'Unlimited hire car' on page 38 which is automatically included for that level of cover.

⁴Based on **your vehicle's** category (e.g. mid-size sedan, SUV) and size/capacity for carrying passengers and luggage.

Roadside assistance

Comprehensive Plus (refer to 'Automatic roadside assistance' on page 44)	Comprehensive <input checked="" type="checkbox"/>	Third Party Property Damage <input checked="" type="checkbox"/>
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If **you** have selected Comprehensive cover then **you** may be able to add BZI Roadside Assistance for an additional **premium**, in which case it will be shown on **your policy schedule** as being included.

BZI Roadside Assistance is provided by one of Australia's leading emergency assistance providers and offers 24-hour, 7-day assistance Australia-wide, including the following benefits (subject to conditions and limits):

- minor repairs following a breakdown;
- assistance with changing flat tyres;
- towing **your vehicle** to the nearest mechanical workshop or repairer;
- getting **your vehicle** started after minor issues with **your** battery;
- delivery of emergency fuel; and
- gaining access to **your vehicle** when **your** keys are locked inside it.

The provision of BZI Roadside Assistance is subject to the BZI Roadside Assistance Terms and Conditions, which specify the benefits provided, including any conditions, limitations or exclusions. If **you** purchase this optional cover then the BZI Roadside Terms and Conditions should be provided to **you** by **your** intermediary alongside the rest of the documentation supporting this policy. They can also be provided by **your** intermediary prior to purchase if **you** are interested in understanding more about this optional cover.

BZI Roadside Assistance may not be available for all vehicles, for example based on the type of vehicle or its age. If **your vehicle** is not eligible for BZI Roadside Assistance then this optional cover will not be offered.

You can use the benefits of BZI Roadside Assistance even if **you** are not making a claim on this policy.

Note: for Comprehensive Plus cover please see the additional benefit 'Automatic roadside assistance' on page 44 which is automatically included for that level of cover (subject to the **vehicle's** eligibility).

GENERAL TERMS AND CONDITIONS

The following general terms and conditions apply to **your** policy:

Term/condition	
Precautions	You must take all reasonable care to prevent or minimise loss, damage, injury, illness or liability, including your compliance with any law, by-law, ordinance or regulation that concerns the safety of persons or property.
Looking after your vehicle	You must keep your vehicle (or substitute vehicle) in good condition at all times. If your vehicle (or substitute vehicle) has suffered loss or damage you must take all reasonable steps to protect or safeguard it, including (but not limited to) removing your keys and locking the vehicle when unattended.
Fraudulent claim	If you or any party covered by your policy makes a claim or arranges for some other party to make a claim that is in any way false, dishonest or fraudulent, then payment of the claim may be refused.
Alteration of risk	<p>You must tell us as soon as possible when there is a change in the risk, including but not limited to:</p> <ul style="list-style-type: none"> ▪ modifying your vehicle or adding additional non-standard accessories to it that are not listed on your policy schedule; ▪ when there are changes to the usage of the vehicle, such as it being used for any business activity; ▪ if any detail on your policy schedule is no longer accurate, such as the address where the vehicle is garaged or parked overnight; ▪ when the drivers of your vehicle change; ▪ if there are any changes to the finance on your vehicle; ▪ anything else happens that increases the chance that loss, damage or injury will occur, or liability will be incurred.
Cancellation	<p>You may cancel your policy at any time. We will refund to you a proportion of the premium and (if applicable) roadside assistance fees for the unexpired period of insurance (less any non-refundable government charges, taxes and levies that we have paid and are not recoverable), provided that the cancellation does not fall during the period of time referred to in the 'Cooling-off period' section.</p> <p>Any agency fee that has been added to the premium will only be refunded if the policy is cancelled within the cooling-off period or where the cancellation is effective from the start of the period of insurance.</p> <p>We may cancel this policy by notice in writing for any reason available to us at law. We will refund to you a proportion of the premium for the unexpired period of insurance (less any non-refundable government charges, taxes and levies that we have paid and are not recoverable).</p>

Term/condition	
Other party's interests	You must tell us of the interest of all parties who will be covered by this insurance policy, such as financiers, lessors or other owners. We will only protect their interests if you have told us about them and they are noted on your policy schedule .
Other insurance and contribution	When you claim on your policy you must also supply us with written details of all other policies that may also pay or partially pay that claim.
Keeping proof of value	Please retain evidence of proof of purchase of your vehicle , its extras, accessories and modifications (if applicable) and any other property that is covered under this policy. Evidence includes receipts, valuations and photographs of insured items. You should keep these or other evidence so that you can prove ownership and the value of any loss if you have to claim.
Notifications	All notices and communications must be made or confirmed in writing by you or your intermediary. Other forms of communication will not be acted upon by us until confirmed in writing by you or your intermediary.
Jurisdiction	Any disputes arising from this policy will be determined by the Courts, and in accordance with the laws, of the State or Territory where this policy is issued.

GENERAL EXCLUSIONS

You are not covered under any section of this policy for a claim, where at the time of the damage, loss, cost or legal liability that resulted in the claim, any of the following apply:

The driver of the vehicle

Your vehicle (or **substitute vehicle**) was being driven by:

- any person, including **you**, who was not licenced to drive **your vehicle** (or **substitute vehicle**). This exclusion does not apply if **you** can prove that:
 - **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**); or
 - **you** had no reason to suspect that they were not licenced or were not complying with any conditions imposed on their licence.
- someone listed on **your policy schedule** as a “declined driver”;
- any person, including **you**, who:
 - was under the influence of alcohol or of any drug, or has a breath or blood alcohol level in **excess** of the legal limit prescribed by the law applying in the state or territory where the accident or event occurred;
 - refuses to submit to any test to determine the level of alcohol and/or drugs in the blood when reasonably requested by the police.

This exclusion does not apply if **you** can prove that:

- **you** did not consent to that person driving **your vehicle** (or **substitute vehicle**); or
- **you** had no reason to suspect that they were affected by alcohol or drugs.

The vehicle

Your vehicle (or **substitute vehicle**) is:

- being used to:
 - carry a number of passengers; and/or
 - carry or tow a load,

which is greater than the laws allow or the manufacturer has specified.

This exclusion does not apply if **you** can prove that the fact that the **vehicle** was overloaded did not cause or contribute to the loss, damage or liability.

- being used while in an unsafe or unroadworthy condition.

This exclusion does not apply if **you** can prove that:

- **you** could not reasonably have detected the unsafe or unroadworthy condition; or
- the fact that the **vehicle** was in an unsafe or unroadworthy condition did not cause or contribute to the loss, damage or liability.

The usage of the vehicle

Your vehicle (or **substitute vehicle**) is being used:

- to carry passengers for hire, fare or reward, except:
 - under a private pooling arrangement; or
 - where **we** have agreed in writing.
- in any:
 - motor sport event, time trial or pacemaking;
 - trials, tests or experiments for reliability, speed or hill-climbing performance;
 - motor trade demonstration; or
 - being tested in preparation for any of the above,

except where **your vehicle** (or **substitute vehicle**) is being used in a registered charity rally and **we** have agreed to cover it.

- by **you** or by someone with **your** permission for an unlawful purpose or illegal activity (such as, but not limited to, a ram raid, carrying drugs or carrying stolen goods).
- to carry flammable substances, chemicals or explosives, unless they are substances **you** are legally allowed to carry.

Other exclusions

The loss, damage or liability was:

- from a bushfire, grassfire, storm, flood or tsunami in the first 72 hours of cover, unless this policy began on the same day:
 - **you** purchased **your vehicle**; or
 - that another policy which provided insurance cover for the **vehicle** expired (but not when **you** cancelled the policy prior to its expiry date). Cover will only be provided up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first 72 hours specified);
- incurred anywhere outside of Australia;
- due to a deliberate, intentional, malicious or criminal act by **you** or a person acting with **your** express or implied consent;
- a result of or connected with any **act of terrorism** (regardless of whether any other cause or event was contributing concurrently or in any other sequence);
- a result of or connected with any action taken in controlling, preventing or suppressing any **act of terrorism**;
- caused by any war, hostilities or warlike operations (whether war be declared or not), rebellion, civil war, revolution, insurrection, military or usurped power, invasion, acts of foreign enemy, or popular or military uprising;
- due to radioactivity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste;
- due to the lawful seizure by any person or organisation of **your vehicle** (or **substitute vehicle**);
- in any way related to the existence at any time of asbestos.

This policy does not cover:

- depreciation or wear and tear to **your vehicle** (or **substitute vehicle**);
- damage to tyres caused by the application of brakes or by road punctures, cuts or bursts, except as covered under the following sections of this policy in relation to **your vehicle**:
 - the additional benefit 'Automatic roadside assistance' (see page 44) for Comprehensive Plus cover; or
 - the optional cover 'Roadside assistance' (see page 58) for Comprehensive cover if this has been added and is shown on **your policy schedule**.
- mechanical or electrical breakdowns, failures or breakages to **your vehicle** (or **substitute vehicle**), except as covered under the following sections of this policy in relation to **your vehicle**:
 - the additional benefit 'Automatic roadside assistance' (see page 44) for Comprehensive Plus cover; or
 - the optional cover 'Roadside assistance' (see page 58) for Comprehensive cover if this has been added and is shown on **your policy schedule**.
- any non-financial loss including (but not limited to) any losses arising from physical inconvenience, time taken to resolve a claim or settlement, interference with expectations of enjoyment or peace of mind, injury to feelings or humiliation and pain and suffering; and
- any consequential financial losses, including (but not limited to), any losses arising from:
 - loss of profits, revenue or production;
 - loss of denial or opportunity;
 - loss of access to markets
 - loss of goodwill;
 - loss of business reputation, future reputation or publicity, damage to credit rating; and
 - loss of use and indirect, remote, abnormal or unforeseeable loss.

DEFINITIONS

Term	Definition
Act of terrorism	<p>An act of terrorism is any act, or preparation in respect of action, or threat of action designed to influence the government of the day or de facto government of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) of the day or de facto government, and which:</p> <ul style="list-style-type: none"> ▪ involves violence against one or more persons; or ▪ involves damage to property; or ▪ endangers life other than that of the person committing the action; or ▪ creates a risk to health or safety of the public or a section of the public; or ▪ is designed to interfere with or disrupt an electronic system.
Agreed value	<p>Agreed value means the amount which we agree to insure your vehicle for, as shown on your policy schedule.</p>
Business use	<p>Business use means that:</p> <ul style="list-style-type: none"> ▪ your vehicle is registered to a business name; and/or ▪ used for income earning purposes; and ▪ your policy schedule shows that it is used for business purposes. <p>Business use does not include your vehicle being used for carrying passengers for hire, fare or reward, unless we have agreed to provide cover in writing.</p>
Excess	<p>Excess means the first amount of each claim that you or the person making the claim must pay. In this policy there a number of different excesses which may apply for any given claim. The amount of these excesses will be shown on your policy schedule or in this PDS.</p>
Insurer	<p>Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507.</p>
Market value	<p>Market value means the amount it would cost to replace your vehicle with a vehicle of the same make, model, age and condition immediately before the loss or damage. Market value excludes charges for vehicle registration, compulsory third party insurance, stamp duty transfer, dealer warranty costs or transfer fees. We may refer to an accepted motor vehicle valuation guide used by the motor industry to determine the market value of your vehicle.</p>
Named driver	<p>A named driver is a driver who is listed on your policy schedule as someone who will drive your vehicle.</p>
Period of insurance	<p>Period of insurance means the dates over which your insurance cover is valid, ending on the expiry date as shown in your policy schedule unless the policy is terminated earlier in accordance with the policy terms and conditions.</p>

Term	Definition
Policy schedule	Policy schedule means the relevant policy schedule issued by us . This is a separate document unique to you , which shows the insurance details personal to you . It includes any changes, conditions and exclusions made to suit your individual circumstances and may amend the policy document.
Preferred repairer	Preferred repairer means a repairer that has been appointed by us as a preferred repairer based on our assessment of their high levels of quality, workmanship, cost effectiveness, efficiency and timeliness.
Premium	Premium means the amount(s) shown in your policy schedule that you have to pay for the cover we provide which is inclusive of stamp duty, GST, fire services levy (where applicable) and any additional government charges. Any fees we charge for roadside assistance are not considered to be part of your premium .
Reasonable repair costs	Reasonable repair costs mean an amount required to repair your vehicle that takes into account: <ul style="list-style-type: none"> ▪ a quote from a repairer of your choice after having been adjusted or reduced by an experienced motor vehicle assessor appointed by us; and ▪ a quote from a preferred repairer (or another repairer chosen by us) that we may choose to obtain.
Substitute vehicle	Substitute vehicle means a vehicle that does not belong to you that has been hired or borrowed by you while your vehicle is not in use because it is being repaired, serviced or is not able to be driven as a result of a mechanical breakdown.
Total loss	Total loss means when, in our opinion, your vehicle is either: <ul style="list-style-type: none"> ▪ so badly damaged that it would not be safe or economical for it to be repaired; or ▪ stolen and not recovered within 14 days of you notifying us of the theft.
Vehicle (or Your Vehicle)	Vehicle means a roadworthy and registered motor vehicle that is shown on your policy schedule , including: <ul style="list-style-type: none"> ▪ its standard tools, modifications and accessories as supplied by the manufacturer; and ▪ any fitted or non-standard extras, modifications or accessories which are either in or on the vehicle, or in your locked and secure private garage (see page 11 for more details). <p>You must advise us of any non-standard accessories or modifications that enhance the performance of your vehicle and we must agree to insure them as part of your vehicle, in which case they will be listed on your policy schedule.</p>
We, us, our	Blue Zebra Insurance Pty Ltd (BZI) ABN 12 622 465 838, AFS Licence Number 504130 acting as an agent of the insurer under a binder agreement.
You/your	In this policy you/your means all the people named as the insured on your policy schedule .

FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide (FSG) is an important document designed to help **you** decide whether to use the financial services offered.

It contains information about how Blue Zebra Insurance Pty Ltd, ABN 12 622 465 838, AFSL 504130 (BZI) administers the policy and arranges the policy.

What financial services are provided?

BZI holds an Australian Financial Services Licence (AFSL) that allows BZI to provide **you** with general financial product advice about this Motor Insurance product and to arrange this product. BZI is responsible for the provision of these services under its own AFSL.

BZI acts under a binder authority from Zurich Australian Insurance Limited (the **insurer**), who is the issuer of this product. This means that BZI can bind the **insurer** with this policy and can handle or settle claims on behalf of the **insurer**. BZI acts for the **insurer** when providing these services. **You** can find full details of BZI and the **insurer** on page 4 of the PDS.

Any advice given to **you** by BZI about Motor Insurance will be of a general nature only and will not take into account **your** personal objectives, financial situation or needs. **You** need to determine whether this product meets **your** needs.

How are we paid?

BZI is paid a commission by the **insurer** when **you** buy this Motor insurance policy. This commission is included in the **premium** that **you** pay and may be up to 11.1% of the **premium** paid excluding any government taxes, levies and any brokerage paid to **your** intermediary. BZI receives this commission from the **insurer** after **you** have paid the **premium**.

BZI may also add an agency fee to the **premium** that is charged. Any agency fee will be noted on **your policy schedule**.

BZI may also receive a share of the profit earned by the **insurer** if the **insurer** makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when the **insurer** exceeds its underwriting targets in a given year.

BZI employees are paid an annual salary and may be paid a bonus based on business performance.

Further information

For more information about remuneration or other benefits received for the financial services provided, please ask **your** intermediary or contact **us** using the details noted in this document within a reasonable time of receiving this FSG and before **you** choose to buy this product.

Complaints

If **you** have a complaint about the financial services provided by BZI in relation to this product please refer to the PDS for details of the complaint resolution process.

What professional indemnity insurance arrangements do we have in place?

BZI holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by BZI and **our** employees (even after they cease to be employed). BZI's policy meets the requirements of the Corporations Act.

Who is responsible for this document?

The **insurer** is responsible for the PDS. BZI has authorised the distribution of this FSG. This Combined FSG and PDS was prepared on 7 June 2018.

CONTACT DETAILS

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