

Date: 27/01/26

Product Disclosure Statement: Private Motor Vehicle Insurance

This document provides a simple summary of your Private Motor Vehicle Insurance policy. It is not the full policy document, but it will help you understand the key features of your cover. For complete details, please refer to the policy wording and your Certificate of Insurance.

What is this policy?

This insurance policy is designed to protect your private vehicle. Depending on the cover you have chosen, it can protect you against accidental loss or damage to your vehicle as well as your liability for damage your vehicle causes to other people's property.

What is my vehicle covered for?

Your Certificate of Insurance will show which of the following sections you are covered for. The amount of cover is also shown on your Certificate of Insurance.

Coverage	Description
Comprehensive (Own Damage)	We will cover loss or damage to your vehicle due to accidental damage, fire, explosion, lightning, burglary, housebreaking, or theft.
Third-Party Property Damage	We will cover your legal liability for damage your vehicle causes to someone else's property. Please refer to your Certificate of Insurance for the maximum amount we will pay for any one incident.

What is not covered?

This policy does not cover everything. Here are some of the key situations where you are not covered:

- **Unsafe vehicle:** We will not cover loss or damage if your vehicle is being used in an unsafe or unroadworthy condition.
- **Unlicensed/Intoxicated drivers:** You are not covered if the person driving your vehicle is unlicensed or under the influence of alcohol or drugs.

What is not covered? Cont.

- **Risky activities:** Use of the vehicle for racing, speed tests, or carrying loads beyond its designed capacity is not covered.
- **War and unrest:** Loss or damage caused by war, civil commotion, or acts of terrorism is excluded.
- **Wear and tear:** We do not cover mechanical or electrical breakdowns, or general wear and tear.
- **Use for hire:** You are not covered if your vehicle is used to carry paying passengers or for hire, unless we have agreed to this in writing.

This is not a complete list. For all exclusions, please read the policy document carefully.

What are the additional benefits?

Your policy may also include some extra benefits if you have Comprehensive cover. Please check your Certificate of Insurance to see if these apply to you and for the specific limits.

- **Recovery costs:** If your vehicle is stolen, we may help pay for the reasonable costs to recover and return it.
- **Road clearing:** We may cover the reasonable costs of cleaning up the road and removing debris after an accident where a claim is payable.
- **Total loss:** If your new vehicle is declared a total loss within 6 months of its original registration, we may replace it with a new one of the same make and model, subject to availability.

What are my responsibilities?

- **Tell us everything:** You have a duty to tell us everything relevant to our decision to insure you. If you don't, we may reduce or refuse to pay a claim, or even cancel your policy.
- **Pay your premium:** You must pay your premium on time.
- **Keep your vehicle safe:** You must take reasonable steps to protect your vehicle from loss or damage.
- **In case of a claim:** You must notify us as soon as possible, report any criminal acts to the police, and not authorise any repairs without our consent.

Important things to know.

- **Excess:** When you make a claim, you will usually have to pay an amount called an 'excess'. The amount of your excess is shown on your Certificate of Insurance. Different excesses may apply for young or inexperienced drivers.
- **Cancellation:** You can cancel your policy at any time by letting us know in writing. We can also cancel your policy, but we will give you notice in writing.

Important things to know. Cont.

- **Amounts and limits:** For all specific dollar amounts, limits of liability, and details of your cover, you must refer to your Certificate of Insurance or Policy Schedule. These documents show the specific details of your individual policy.

Disclaimer

This is a summary only and does not form part of your legal contract with us. For full terms, conditions, and exclusions, please refer to the Private Motor Vehicle Insurance policy wording and your Certificate of Insurance.