
The nuts.
The bolts.
The lot.

**Comprehensive Car
Insurance Policy**

Product Disclosure Statement and
Important Information about Us

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Important Information about Us

This Important Information about Us statement explains who we are, how we are paid for the service we provide and what to do if you are not satisfied with that service. It is designed to help you decide if you want to insure your car with Bingle. You should read it in conjunction with our Product Disclosure Statement which tells you all about the Bingle comprehensive car insurance policy and begins on page 4.

This Important Information about Us statement was completed on 31 July 2007.

Bingle (Bingle.com Pty Ltd. ABN 93 121 114 574. Authorised Representative No. 312546) provides no frills, low cost car insurance via the internet. Unless the law provides otherwise, all of our sales, claims and administration communications with you will be through the Bingle website bingle.com.au, email and text messaging.

Bingle was established in 2007 and is an authorised representative and a fully underwritten agency of Australian Associated Motor Insurers Limited which, under its Australian Financial Services Licence, has authorised Bingle to sell, administer and manage claims on Bingle motor vehicle insurance policies.

Bingle and Australian Associated Motor Insurers Limited are part of the same group and neither receives commissions or other financial incentives through the sale of Bingle insurance policies. However, Bingle's costs of doing business are paid from the premiums received from Bingle policies.

Bingle's staff are employed by Australian Associated Motor Insurers Limited. They also do not receive commissions or other financial incentives for selling insurance. They are paid an annual salary under Australian Associated Motor Insurers Limited's Enterprise Agreement.

Bingle has a consumer appeals service to which you can appeal if you are unhappy with the way you have been treated in relation to your insurance. If you remain unhappy, you can appeal to the Financial Ombudsman Service. For full details, please see pages 28-29 of this booklet.

To contact Bingle, email bingle@bingle.com.au, go to bingle.com.au and follow the prompts or write to GPO Box 4514 Melbourne Victoria 3001.

Australian Associated Motor Insurers Limited (ABN 92 004 791 744. Australian Financial Services Licence No. 238173) sells, administers and manages claims on motor vehicle, home, small business and compulsory third party insurance policies. Australian Associated Motor Insurers Limited has authorised this statement.

To contact Australian Associated Motor Insurers Limited call 13 22 44 or write to PO Box 14180, Melbourne City Mail Centre, Victoria 8001.

Product Disclosure Statement

Bingle no frills, low cost comprehensive car insurance

This Product Disclosure Statement tells you all about the Bingle comprehensive car insurance policy. You should retain it to refer to if required.

When Bingle agrees to insure your car, the documents that make up your insurance policy are this Product Disclosure Statement and the policy schedule that we will send to you. The policy schedule shows the information you give us about you and the other listed drivers of your car, about your car, how it is used and where it is commonly kept. See page 27.

This Product Disclosure Statement was completed on 31 July 2007.

Important preliminary information

To contact Bingle or Australian Associated Motor Insurers Limited, see page 3.

Accurate and complete information.

When you insure your car with us or renew, vary or claim on your policy, you must answer honestly, correctly and completely any questions we ask. If you do not, we may reduce or deny any claim you may make or cancel your policy.

You also must:

- observe the conditions contained in your Bingle policy,
 - pay or agree to pay us the premium we charge and any excesses that apply, and
 - carefully check that the information about you, your car and the other listed drivers of your car in your car insurance schedule and any renewal notice we send you is correct. If it is incorrect or incomplete, you must update your details at bingle.com.au
-

Important preliminary information

Changing your details - car, address, driver(s)

When you change your car, address, or any of the drivers on this policy, logon to bingle.com.au and record your new details.

Car

If you replace your car with another car, we will insure the replacement car from the time you take delivery of it, provided:

- you record its details no later than 24 hours after taking delivery,
- the replacement car is one that we would normally insure, and
- you pay any additional premium we may require.

The cover ends for the replaced car and begins for the replacement car at the time you take delivery of the replacement car.

Address

When you change the address where the policyholder lives, the premium we charge may be lower or higher than for your former address.

When you record your new address, we will refund or charge you any difference for the remainder of the period of cover between the premium you paid and the premium we charge at your new address.

Drivers

You must tell us if there is any change in the policyholder or other listed drivers and you must pay us any additional premium we may charge. If you do not tell us and you claim on your policy, we may charge an additional excess or reduce or refuse to pay your claim.

When you record the changed drivers online, we will:

- tell you if they are drivers we will insure, and
- refund or charge you any difference for the remainder of the period of cover between the premium you paid and the premium we charge for the changed drivers.

Some events, circumstances and situations are not covered. You should read the whole policy carefully so you are aware of the events, circumstances and situations this policy covers and does not cover.

Definitions. Some words in this booklet have definite meanings - see pages 26-27.

What Bingle covers

What Bingle covers - damage to or loss of your car, damage or loss caused by the use of your car

We pay for damage or loss covered by the policy that occurs during the period of cover. We pay:

- to repair or replace your car when it is accidentally or maliciously damaged, damaged while stolen, or stolen and not recovered;
- for damage to other people's property caused by the use of your car.

You must not make any admissions or settle any claims without our prior written consent.

When your car has been damaged:

- we will decide either to repair your car, pay the cost of repairing it, or declare it a write-off and pay the amount covered.

When your car has been stolen:

- and it has not been found within 14 days after you reported its theft to us,
- and we are satisfied your claim is in order,

we will declare your car a write-off and pay the amount covered.

Damage to someone else's property

When the use of your car causes damage or loss to someone else's property we cover your legal liability up to a total of \$20,000,000 (including the legal and defence costs that we agree to and GST) for all claims arising from the one event.

We cover:

- any person using your car with your permission and who complies with the terms and conditions of this policy;
- the private or business use of your car but not business use excluded by this policy. See 'Your Bingle policy covers you' on page 10;
- your employer or principal if you are driving your car for private or business use in the course of your employment or agency but not business use excluded by this policy. See 'Your Bingle policy covers you' on page 10;
- the use of a caravan or trailer attached to your car;
- consequential damage or loss arising directly from the property damage or loss.

We do not pay for damage or loss to property owned by you or any person normally living with you. See also 'Your Bingle policy does not cover' on pages 11-13.

Are you covered?

Check here to see if you are covered - or not - in these circumstances

Your Bingle policy covers you:

- for the optional factory extras and after market extras you have fitted to your car but only when we have agreed in writing to cover them;
- when your car is being driven in connection with its servicing or repair;
- when your car is being used for free driving lessons or test driven by a potential purchaser, provided you or another listed driver on this policy is a passenger;
- when you use your car during your full-time, part-time or casual working period as an integral means of earning your income provided your car is not used for any of the following business purposes:
 - delivery or transport of goods;
 - as a vehicle for hire;
 - as a taxi or limousine;
 - as a courtesy or demonstration vehicle;
 - for paid driving instruction;
 - for security patrols.

Your Bingle policy does not cover:

- you when the driver of your car was not licensed or was using your car in circumstances excluded from cover under this policy. However this exclusion does not apply if your car was stolen;
- you when the driver of your car (whether you or someone else) was under the influence of intoxicating liquor or of a drug or whose blood alcohol level was in excess of the legal limit in force where your car was being driven or who refused or failed to submit a specimen for testing as required by law where your car was being driven. However this exclusion does not apply if your car was stolen;
- you when the driver of your car (whether you or someone else) was driving your car after receiving medical advice that their ability to drive your car is impaired by their condition or medical treatment;
- you when your car was being used:
 - or tested in or for a race, trial, competition or contest of any kind or duration, formally or informally arranged or impromptu, whether on public or private roads or property, and whether or not any other party is present at the time;
 - on a competition circuit, course or arena;
 - for hire or reward;
 - in an unroadworthy or unsafe condition that contributed to the accident and you, or the driver if you were not driving, knew about that condition and disregarded it;

Are you covered?

Your Bingle policy does not cover (continued):

- you when your car was being used:
 - while carrying more passengers than legally provided for in your car;
 - while loaded above the legal limit or loaded in an illegal way;
 - outside Australia;
- your car if it has been converted, altered or modified from its maker's original specifications other than the optional factory extras and other after market extras fitted to it that you have told us about and we have agreed in writing to cover;
- any reduced value of your car after your car has been damaged and repaired and the repairs have been properly performed;
- repairs carried out without our written consent;
- personal items stolen from or damaged while in or on your car;
- repair or replacement of a whole set, for example, of wheels, where the loss or damage is to part of a set;
- loss because you or another listed driver cannot use your car;
- depreciation, wear, tear, rust or corrosion;
- mechanical, structural, electrical, electronic or other failure or breakdown;
- damage to your tyres caused by application of brakes or by road cuts, punctures or bursting;

- penalties, fines or awards of aggravated, exemplary or punitive damages made against you or your car's driver;
- loss due to repairs to your car being delayed because the required parts are not available;
- damage or loss caused:
 - intentionally by you or your car's driver or a person acting with your or your car's driver's express or implied consent;
 - by failure to take reasonable steps to secure your car after it has broken down, been damaged or you have been notified that your car has been found after it was stolen;
 - by the lawful repossession or seizure of your car;
 - by any war, warlike activities or revolution including any looting or pillaging;
- damage or loss directly or indirectly caused by, arising from, or connected with:
 - the use, misuse or existence of nuclear weapons; or the use, misuse, escape or existence of nuclear fuel, waste or nuclear materials or ionising radiation or contamination from such fuels, waste or materials; or combustion, detonation, fission and/or fusion of nuclear fuel or nuclear materials;
 - actual or threatened chemical or biological pollution or contamination; or action taken by a public authority or any body authorised by a public authority to prevent, limit or remedy such actual or threatened release, pollution or contamination.

How do you claim?

How to claim on your Bingle policy

When your car has been damaged or stolen or someone is claiming against you, logon to our website bingle.com.au and follow the prompts.

If your car has been stolen or maliciously damaged, you need to inform the police immediately.

When your car has been damaged

Bingle chooses the repairer and arranges the repair

When we decide the damage to your car can be repaired and we are satisfied your claim is in order, we will choose the repairer, authorise the repairs and ensure that the repair work is properly carried out.

When you lodge your claim, we will direct you to a repairer approved by us.

In areas not covered by repairers approved by us, we will arrange the repair of your car in consultation with you.

You may be asked to obtain two independent, competitive quotes from repairers we may nominate. Our assessor will review the quotes and what is necessary to properly repair your car. We will choose the repairer who has submitted the more competitive and complete quote and that will be the repairer who repairs your car.

We help with the cost of towing your car

We pay the reasonable cost of towing your car to the nearest repairer or place of safety if it is damaged and cannot be safely driven.

The parts we use

When your car is within its manufacturer's standard new car warranty period, new OEM (original equipment manufacture) parts will be used except for the replacement of windscreens and window glass for which Australian manufactured, Australian Design Rule compliant parts may be used.

When your car is outside its manufacturer's standard new car warranty period, parts that are consistent with its age and condition will be used. This may include new, non-OEM, OEM-equivalent and/or recycled parts.

When parts for your car are not available, any repair we authorise may be delayed. When they are not available in Australia or overseas, we will pay you the cost of repairing your car had the parts been available.

The Bingle lifetime repair guarantee

The quality of the workmanship, any sub-let repairs and the materials authorised by Bingle in the repair of your car will be guaranteed for the life of the car.

If you are concerned about the quality of the repair of your car, you must logon to bingle.com.au and follow the prompts. You must make your car available to us. We will inspect the repair and arrange any necessary rectification work. You must not authorise rectification work without our written authority.

How do you claim?

When your car has been damaged (continued)

Your contribution to repair work

If the repair of your car leaves it in a better condition than before it was damaged, we may require you to contribute to the repair cost.

When we decide your car is a write-off

We declare your car a write-off and pay the amount covered when we decide the damage to it is such that it would not be safe or economical to repair.

What happens to your policy and your car when we pay the amount covered?

When we pay the amount covered, our payment meets all our obligations to you in full. Your policy comes to an end and there is no refund of any portion of the premium.

We retain your car unless you wish to keep it. If you wish to keep it, its salvage value will be deducted from our payment. 'Your car' includes all insured optional factory and after market extras, and unless legislation in your state provides otherwise, the value of any unexpired portion of the registration.

When your car has been stolen

Report the theft immediately to the police and then logon to bingle.com.au and follow the 'Go to claims' prompt.

If your car has been damaged during the time it was stolen, we will arrange for it to be repaired.

We allow 14 days for your car to be found from when you reported its theft to us. If it is not found, and we are satisfied your claim is in order, we declare your car a write-off and pay the amount covered.

How do you claim?

When someone else's property has been damaged

When someone is claiming against you for damage or loss the use of your car has caused, logon to bingle.com.au and follow the prompts.

When the use of your car causes damage or loss to someone else's property we cover your legal liability up to a total of \$20,000,000 (including the legal and defence costs that we agree to and GST) for all claims arising from the one event. See page 9 for full details.

Excesses

Should you have to claim on your policy, you must pay us the excess we charge before we make any payment or provide you with any policy benefits. We will tell you when and how the excess is to be paid.

The amount payable depends on the circumstances of your claim.

If your claim is for an occurrence when:

- a listed driver was driving, the excess applicable to the driver's age will be payable;
- a driver not listed on your policy was driving, the excess will be higher;
- your car was not being driven at all, a specific excess will be payable.

The amount payable for each circumstance is shown on the most recent of your car insurance schedule and your renewal notice.

If your claim is for more than one occurrence, the excess applicable to each occurrence will be payable.

We will only refund your excess if we agree that the driver of your car did not cause or contribute to the accident, and you provide us with:

- the responsible party's name and address,
- the registration number of any motor vehicle involved, and

we are successful in recovering the amount we've paid under the claim and the value of your excess from the responsible party.

What you must do when you claim

You must:

- make your car available to us if we decide to inspect or repair it. If requested by us, you must take your car or allow it to be towed to a place nominated by us;
- not authorise the repair of your damaged car without our written authority;
- not make any admissions or settle any claims without our prior written consent.

You, and, if you were not the driver, the driver must give us the information and assistance we reasonably request in evaluating the cause, extent and value of any claim. This may include:

- providing full details of the claim in writing;
- providing contracts of sale, receipts or other evidence of ownership;
- providing written statements;
- providing other relevant documents;
- undergoing an interview or interviews about the circumstances of the claim;
- appearing in court and giving evidence.

You must assist us to recover any part of the claim from the person responsible for the accident or event which results in a claim. You must assist us in all our endeavours to negotiate, defend or settle any claim made under this policy and to exercise for our benefit your legal right of recovery against any other party.

You must promptly:

- deliver to us any relevant letters and notices that come into your possession;
- tell us if you become aware of any demands, court proceedings or offers of settlement.

We shall be entitled, but not obliged to defend or represent you in any legal proceedings relating to an accident or event which may give rise to a claim against us and to control, settle and deal with those proceedings as we see fit.

We will pay the legal and other reasonable related costs of defending any claim made against you, provided we appoint the solicitors who will defend the claim and we have told you in writing that we will pay their costs.

If you fail to assist us, or do not abide by any of these terms, we may:

- reduce or refuse to pay your claim;
- be entitled to recover from you any monies paid under the claim.

Other important general information

Contacting Bingle

bingle.com.au

Email: bingle@bingle.com.au

Mail: GPO Box 4514 Melbourne Victoria 3001.

Evidence of ownership

When you make a claim, we may ask you to provide evidence of ownership and value of property such as receipts, credit card and bank statements, photographs and contracts of sale.

We may reduce or refuse to pay your claim if you are unable to provide us with the evidence we require.

When we quote you a premium for insuring your car, the factors we take into account include:

- the insurance, driving history and age of the people who will be driving your car;
- the value, age, make and model of your car;
- our experience of claims frequency and repair costs for cars of that age, make and model;
- any optional factory extras and after market extras fitted to your car;
- the insured address (the address where the policyholder lives);
- the type of any finance arrangement affecting your car;
- the cost of providing legal liability cover;
- our costs of providing and administering this policy.

Other important general information

GST

Any amounts we pay and any excesses we require under this policy include GST.

When we offer to renew your policy:

- we will send you a notice before the policy expiry date;
- we will tell you if there are any changes to the policy. Changes that benefit you apply from their introduction. Changes introducing limitations apply from the policy's renewal;
- we may require an additional premium if you make a claim in the short period between the time we calculated the renewal premium and the expiry of your policy. If the additional premium is not paid, we may reduce the period of cover to match the amount you have paid.

Cooling off period and cancelling this policy

Federal law provides that you can cancel this policy within 14 days of its purchase. However, Bingle allows you to cancel your policy at any time. In both cases, we will refund you the unexpired portion of the premium. Bingle does not charge any cancellation processing fee.

To cancel your policy, please logon to bingle.com.au

We can only cancel your policy by giving you written notice in accordance with the Insurance Contracts Act 1984.

We are committed to protecting the privacy of your personal information

Our commitment to protecting the privacy of your personal information is reflected in our compliance with the National Privacy Principles. We will only collect the information from you we need to provide you with insurance. You are entitled, with some limitations, to access your personal information. Further information is available at bingle.com.au

The General Insurance Code of Practice

The General Insurance Code of Practice is a commitment by the general insurance industry to aim for the best standards of service possible, and to promote better relations between customers and insurers.

More information on the Code, or a copy of the Code, can be obtained from the Financial Ombudsman Service. You can contact the Service on 1300 780 808 (local call cost) or you can access the Code at codeofpractice.com.au

Definitions

Bingle, we, us, our mean Bingle.com Pty Ltd (ABN 93 121 114 574 Authorised Representative Number 312546) as the authorised representative of Australian Associated Motor Insurers Limited (ABN 92 004 791 744 AFS Licence No. 238173) which is the issuer of the Bingle comprehensive car insurance policy.

Amount covered is the most we will pay, less any excess, for any accidental loss and damage covered by your Bingle insurance policy occurring during the period your car is insured with us. The amount covered includes GST. The current amount covered is shown on the most recent of your car insurance schedule and your renewal notice.

Business use means the use of your car during your full-time, part-time or casual working period as an integral means of earning your income. Business use does not include use of your car for delivery or transport of goods, as a vehicle for hire, as a taxi or limousine, as a courtesy or demonstration vehicle, for paid driving instruction, for security patrols.

Cover and covers mean the protection provided by your policy.

Endorsement means a special condition that applies to your policy. Any endorsements to your policy are shown on your insurance schedule.

Excess. An excess on your policy is the amount you must contribute towards each claim.

Insured address means the address at which the policyholder lives.

Listed driver means you and any other person you have told us about who will drive your car, and we have agreed in writing to insure under your policy.

Period of cover means the current period for which we have agreed to provide you with insurance cover. The current period is shown on the most recent of your insurance schedule and renewal notice and any receipt we may send to you. When we make a write off-payment, the period of cover comes to an end. See also page 16.

Policy means this booklet and your **policy schedule**.

- Your policy schedule comprises the notices we give you which show the particular details and the current status of your policy. These notices are the most recent of your car insurance schedule and renewal notice, and any receipt we may send you.
- Your car insurance schedule sets out the information you have given us on which we have based our decision to insure you as well as the individual details of your policy. We will send you an updated insurance schedule whenever you advise us of a change in this information or these details.

Write-off. Your car is declared a write-off when in our opinion, it is so badly damaged that it would not be either safe or economical to repair or when it has not been found within 14 days of you reporting its theft to us.

You and your mean the person named as the policyholder on your policy schedule.

Your car means the motor vehicle described in your policy schedule and includes the manufacturer's standard features and optional factory extras fitted to it and other after market extras that you have told us about and we have agreed in writing to cover.

The Bingle Consumer Appeals Service

What to do if you are not satisfied with us

Here is how the Bingle Consumer Appeals Service helps you if you are dissatisfied with the results of your dealings with Bingle.

1. Who do you talk to?

If you are unhappy with anything:

- we have told you or done for you, or
- that has been provided on our behalf,

please tell us. You can email us at consumerfeedback@bingle.com.au

Most times we will be able to sort the matter out to your satisfaction.

2. The Customer Ombudsman

However, if you are not satisfied with our response, you can email our Customer Ombudsman with the details. The Customer Ombudsman will respond to you within five working days of receiving your email. The Customer Ombudsman service is provided by Australian Associated Motor Insurers Limited.

3. Appealing to the independent dispute resolution scheme

If you disagree with the Customer Ombudsman's decision, you can appeal to the Financial Ombudsman Service (FOS). We will help you do this.

The FOS is an independent industry dispute resolution scheme. You can contact the FOS on 1300 780 808 (local call cost) or by email to info@fos.org.au

You can also visit the FOS website at fos.org.au

There is no charge for this service.

4. Are any decisions binding on you?

You do not have to accept any decision the Customer Ombudsman or the FOS makes. You always have the option of seeking remedies elsewhere.

Any decision the Customer Ombudsman makes or the FOS makes is binding on Bingle, provided you also accept the decision.

How to contact Bingle if you are not satisfied

Email: consumerfeedback@bingle.com.au

How to contact the Customer Ombudsman

Email: consumerappeals@aami.com.au

How to contact the Financial Ombudsman Service

Telephone: 1300 780 808 (local call cost)
Email: info@fos.org.au

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