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- 1. Adding car extras** To add or remove car extras from your car insurance policy, login and follow the prompts.

 - 2. Adding drivers** You can add, delete or change listed drivers' details at any time, just login and follow the prompts.

 - 3. Benefits of managing your policy online** You have complete control 24 hours a day. And there's no need to phone a call centre. With all of your policy information online, you can easily check or change your details or renew your policy, at any time. As long as you have access to the internet, you can manage your policy from anywhere in the world. Since Bingle is 100% online, they are able to transfer the cost savings through to you, by way of low premiums.

 - 4. Change of address** Changing your address details is easy and you can do it at any time. Just login and follow the prompts. Bingle will always confirm your changes and let you know whether your change(s) have affected your premium.

 - 5. Changing your car registration number** Simply login and follow the prompts.

 - 6. Changing your policy details** Changing your policy details is easy, and you can do so at any time, once you've logged into Bingle's website. By managing your policy online you have total control over your insurance all of the time. Any changes come directly from you. Bingle will always confirm if they're accepted and let you know whether your change(s) have affected your premium. An updated policy schedule will also be sent to you confirming any changes that have been made.

 - 7. Contacting Bingle** To contact Bingle, email bingle@bingle.com.au

 - 8. Cooling off and cancelling your policy** Federal law gives you a cooling off period of 14 days from the time you purchase your policy. You can also cancel your policy at any time. In either case, Bingle will refund you the unexpired portion of the premium and won't charge you any cancellation fees or charges.

To cancel your Bingle policy, you just need to login and follow the prompts.

 - 9. Forgotten your password** Select the 'Forgotten or don't have password?' link and follow the prompts.

 - 10. Getting a Certificate of Currency** Finance companies and banks often ask to be named on the car insurance policy when they are holding the car as security against the finance they are providing. If you need to provide confirmation of your insurance (commonly referred to as a Certificate of Currency), simply login to the Bingle website, go to 'Get a document' and follow the prompts.
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11. Insuring another car

You may be swapping your current car for a new car or wanting to insure an additional car. Either way Bingle can cover you, so long as your new car is one we normally insure.

If you've replaced your current car with a new car then all you need to do is swap the policy details to your new car. Simply login and follow the prompts to 'swap a car'. Bingle may require an additional premium if your new car costs them more to insure or you may get a refund if it costs them less.

If you've replaced your current car but still need to keep your old one for a period of time, Bingle can cover both of your cars. All you need to do is start a new policy for your new car and keep your existing policy going until you've got rid of your old car. Once you've got rid of the old car, login and cancel that policy. With Bingle there are no cancellation fees and any remaining premium will be refunded to you.

Or, if you simply want to insure another car with Bingle and that car is not replacing your current car, then that's easy too. Click 'Buy a policy' and start a new policy for your new car. Easy.

12. Making a complaint

Bingle's aim is to deliver an online insurance experience that exceeds your expectations. However, if you are unhappy with any of your dealings with Bingle please let them know and they will do their best to address your concern and sort the matter out. You can email Bingle at bingle@bingle.com.au

If you are not satisfied with Bingle's response, you can email the Customer Ombudsman with the details. Bingle provides you access to Australian Associated Motor Insurers Limited's Customer Ombudsman, as they are the issuer of Bingle insurance policies. The Customer Ombudsman will respond to you within 10 working days of receiving your email. You can email the Customer Ombudsman at consumerappeals@aami.com.au

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

The FOS is an independent industry dispute resolution scheme. You can contact the FOS on 1300 78 08 08 (local call cost) or by email to info@fos.org.au

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

There is no charge for this service.

13. Pay by the month

Bingle does not offer pay by the month, or direct debit, as a payment option. Bingle only offers an annual premium, which needs to be paid when you purchase your policy or each time you renew your cover.

14. Removing a listed driver

If you wish to remove a listed driver from your policy, just login and follow the prompts.

15. Renewing your car insurance policy

A renewal notice will be sent to you before your policy is due to expire. Simply make your payment online by the due date and your policy will be renewed for the next period of cover.

16. Security of your Bingle details

Bingle understands and appreciates the security concerns you may have as a website user. The security and confidentiality of the information that Bingle collects from you online is our absolute priority. Bingle has implemented a best-practice privacy policy and complies with the Privacy Act 1988. This ensures that all customer information, including credit card numbers, is properly protected.

17. The policy holder

Bingle's insurance contract is with the policy holder. At Bingle the person named as the policy holder is responsible for the accuracy of all policy information as well as looking after the login details, paying the insurance, retaining policy documents and telling Bingle about claims.

The policy holder does not have to be the registered owner of the car, however they should ordinarily be the person who owns the car and has a financial interest in it.

18. Travelling

When you are travelling or overseas you will have the convenience of being able to access your Bingle policy at any time over the internet. You also will be able to pay your insurance renewal and communicate with us while you are travelling.

Remember, your Bingle Comprehensive Car Insurance Policy does not cover you to drive different cars while you are away travelling. Bingle's policy only covers the car described in your car insurance schedule, when it is being driven in Australia.

19. What you can change

You can make all the changes you need to your Bingle policy yourself. These include: car details, such as swapping your car, as well as changes to fitted extras, your car's amount covered (within Bingle's permitted range for your car), your car's registration number or finance information.

Other changes you can make include: updating your name, address, listed driver details, contact phone numbers and email address, and telling Bingle if your GST status has changed.

Bingle's approach to collecting information is very straightforward and shouldn't leave you in any doubt. They won't ask you for any information they don't need. If they list it on your policy details, then that means it's important to your insurance coverage. What they do ask of you is that you provide honest, correct and complete information where they ask for it and that you update that information if there are any changes.
