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1. Bingle Product Disclosure Statement - the policy

The Product Disclosure Statement (PDS) tells you everything you need to know about when you are, or are not, covered. It is the comprehensive car insurance policy and should always be the first place you go to confirm your policy entitlements. To get a copy of the PDS click on 'About Bingle' and follow the prompts.

2. Breakdown costs

Your Bingle policy does not cover you for emergency costs if your car has broken down.

3. Business use

Bingle will cover your car for business use, so long as it is not used for the following:

- 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

4. Comprehensive car insurance

Most people want their asset adequately covered and that's what comprehensive car insurance does.

It's also the only policy that Bingle offers and they deliver it to you at the lowest price possible.

With Bingle's comprehensive car insurance policy your car is covered for any accident damage or if it's stolen, as well as for up to \$20 million dollars worth of damage that you may cause to other people's property when using your car.

5. Driving while pregnant or with a medical condition

Bingle covers drivers of your car who are pregnant or have a medical condition. Bingle will not cover a claim where the driver has received medical advice that they should not drive.

6. Ensuring your policy information is correct

It is important that the information you give us is honest, correct and kept up to date, as failure to do so can mean Bingle may refuse to pay any claim you make. Simply login to your policy through bingle.com.au and check to make sure all your information is correct. And note that changing your information may affect your premium or policy cover.

7. Excess

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

You must pay Bingle the excess before they make any payment or provide you with any policy benefits. 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.

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

8. Excess refund

Bingle only refunds your excess if they agree that the driver of your car did not cause or contribute to the accident, and you provide them with:

- the responsible party's name and address,
 - the registration number of any motor vehicle involved, and Bingle are successful in recovering the amount they've paid under the claim.
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9. Existing damage

Bingle does not insure cars with any existing damage. Existing damage includes: hail, rust or any damage caused by a vehicle accident.

10. Having your car serviced or repaired

You are covered if your car is being driven while being serviced or repaired.

11. International driving licence

Bingle recognises international licences that are accepted by the road traffic authority in your state or territory.

12. Learner drivers

You are covered for a learner driver, as long as a fully licensed driver, who is listed on the policy, accompanies the learner driver, and so long as the driving lesson is not a paid lesson. No additional premium is required and the learner driver does not need to be a listed driver on your policy.

If your car is accidentally damaged while a learner is driving, Bingle treats them like a listed driver and therefore the listed driver excess applicable to their age will be payable.

If your learner continues to drive your car after gaining their probationary licence, they will need to be listed as a driver on your Bingle policy, otherwise the unlisted driver excess will be payable in the event of any car accident claim they make.

13. Legal liability cover for employers

Your employer or principal is covered under the legal liability section of your Bingle policy if you are driving your car in the course of your employment or agency, no matter whether the use of your car is for private use or business use.

14. Making changes to your cover

Everything is done online, so if you need to make any changes to your policy all you need to do is log on and follow the prompts. Bingle will always be very clear about the changes you make and will always tell you if those changes are accepted or not; and what affect they will have on your premium, if any.

15. Modifications to your car

Bingle is very specific about the modifications they cover to avoid any confusion or misunderstanding. If your modification is not on their list they show you, then they cannot insure your car.

16. Off-road driving

You are covered for off-road driving. This does not include if your car is being used or tested in or for a race, trial, test or contest or if your car is being used on a competition circuit, course or arena.

17. Personal items

Your Bingle policy does not cover your personal items if they are stolen from your car or damaged in an accident. Only covered are your car and those extras that we agree in writing to insure which are fitted to it.

18. Private and business use

You are covered for private use. You are also covered for business use as long as your car is not used for any of the following business purposes:

- 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

19. Privately imported cars

Bingle doesn't offer cover for privately imported cars.

20. Rental cars

Your Bingle policy does not provide any type of rental car benefit, either when your car is stolen or involved in an accident. If you do ever want a hire car, there are plenty of competitive offers around - you've already proved that you're capable of tracking down a good deal!

21. Someone test driving your car

You are covered if your car is being taken for a test drive provided you or one of the other listed drivers is a passenger in the car at the time.

22. Tools of trade

Tools of trade are not covered under a Bingle car insurance policy. You will need to consult a specialist insurer to cover any tools of trade you carry in your car.

23. Towing

Bingle's policy covers the reasonable cost of towing your car to the nearest repairer or place of safety if it is damaged and cannot be safely driven.

24. Trailer and caravan cover when towing

Bingle does not cover damage to your trailer or caravan when your car is towing it. Your Bingle insurance is for your car only. However, Bingle's cover does include legal liability cover for property damage caused by the use of a caravan or trailer attached to your car.

25. Travelling overseas

You are not covered by your Bingle policy for driving a different car while you are overseas. Your Bingle cover is for the car listed on your Bingle policy and only while driving it in Australia.

26. Windscreen cover

If you make a claim for a windscreen you are required to pay your excess. If the cost of replacing the windscreen is less than your excess then it may not be economical to lodge your claim with Bingle. If your windscreen needs replacement, you should first obtain a quote or two and then decide if it is worthwhile to claim.

27. Writing off your car

If Bingle declares your car a write off because of damage or theft, Bingle will pay the amount covered, less the applicable excess.
