

COMPREHENSIVE CAR INSURANCE PRODUCT DISCLOSURE STATEMENT – PART 2

INSURANCE COVER



THIS DOCUMENT IS PART 2 OF A 2 PART PRODUCT DISCLOSURE STATEMENT (PDS). THIS PART 2 IS THE INSURANCE COVER DOCUMENT FOR COMPREHENSIVE CAR INSURANCE. PART 1 IS IMPORTANT INFORMATION FOR BINGLE PRODUCTS. PARTS 1 AND 2 ARE PROVIDED TO YOU AND MUST BE READ BY YOU TOGETHER AS THEY FORM THE PDS.

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SUNCORP GROUP

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as simple as it sounds

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About this Product Disclosure Statement and your policy

This Product Disclosure Statement (or PDS for short) contains details of the cover provided under the Bingle Comprehensive Car Insurance product.

If you purchase this product, your policy is made up of a few things. There's this Part 2 of the PDS, as well as Important Information - Part 1 of the PDS, any Supplementary PDS (SPDS) we may give you, and also your most recent insurance schedule which shows the details particular to your policy. You should read all these documents together as they tell you what your policy covers, what is excluded, how we settle your claim, and more. Also, some words used in this PDS have a special meaning so please read 'Words with special meanings' on page 10 (below) and in Part 1 of the PDS.

Throughout this PDS you'll be referred to a guide called the 'Comprehensive Car Insurance Premiums, Excesses & Claims Guide' for further information. This Guide sheds some more light on how we determine your premium, excesses that could apply if you make a claim, and how we pay claims. Take a look at it at bingle.com.au

What's this cover all about?

If you have a bingle or other mishap, this insurance can get you back on the road, and protect you from liability claims that other people might make for damage to their property caused by the use of your car.

This policy covers you for:

- ✓ **Accidental loss or damage to your car** that happens during the period of cover; and
- ✓ **Liability cover** for accidental damage to someone else's car or property caused by the use of your car during the period of cover.

Like all insurance policies, conditions, limits and exclusions apply. Please read the PDS for full details of the cover, including 'What's in and what's out?' on page 2 (below).

Your car

Your car is described on your insurance schedule. It includes the keys (after all, you can't start your car without a key!) plus any options, accessories, or modifications that are permanently fitted to your car. But it doesn't include fuel, lubricants, or anything your car is towing.

Getting a new ride?

How exciting! You'll probably be busy snapping and sharing heaps of photos of it. So we'll give you some time to enjoy your new car without having to immediately let us know.

If you replace your car with another car, we give you up to 14 consecutive days of automatic cover under this policy for that replacement car before you need to tell us about it.

This automatic cover starts from when you take delivery of the replacement car, but it won't extend beyond the remainder of your policy's period of cover. To make sure you have ongoing cover for your new car, just login to your policy at bingle.com.au and tell us about it.

During the time you're covered for a replacement car, cover for loss or damage to the replacement car is limited to what we determine is its market value.

What your car is used for

This policy covers your car when it is used for private purposes. We also cover it when it is used in connection with heaps of different occupations or types of work. But there are some occupations or types of work that we don't provide cover for. Your insurance schedule shows what you told us your car is used for – so you must let us know if that changes.

Which drivers are covered?

This policy covers you and other drivers that you allow to drive your car. But an additional excess will apply to claims made for loss, damage, or liability caused by household members or regular drivers using your car **unless** they are listed on your policy. This includes you.

The unlisted household member or unlisted regular driver excess will not apply to learner drivers as long as another driver listed on your policy is a passenger in your car.

Refer to 'Excesses' on page 7 (below) for further information. If you ever need to change your policy's listed drivers, just login to your policy at bingle.com.au

Your part of the deal

You must take all reasonable precautions to prevent damage to, or theft of, your car. You must also keep your car well maintained and in a good and roadworthy condition (e.g. replace worn out tyres or worn brakes, and defective lights, fix paint problems, repair major rust and unclaimed major scratches or dents).

You must always provide honest and complete information to us and regularly check the information on your insurance schedule is correct.

If you don't meet these responsibilities we may reduce or refuse to pay a claim, and/or we might cancel your policy. If fraud is involved we can treat your policy as if it never existed.

Keep your policy details up-to-date

As soon as the details on your insurance schedule are no longer accurate you must update your policy details. If you've got a new address, you need to change your car's use, or any other details login to bingle.com.au and update your policy's details. Remember, you have 14 days to tell us about the replacement of your car (see 'Getting a new ride?' on page 1 above). We'll give you a new insurance schedule to confirm any changes.

And at renewal you must tell us if you, or any listed drivers of your car, have had changes to their insurance, driving or credit history, or to their criminal history relating to fraud, theft, burglary, drugs, arson, or their criminal history relating to criminal, malicious or wilful damage.

When you let us know about any changes to your policy we may decide to charge an additional premium, or apply a special condition to your policy. In some cases, it might even mean that we can no longer insure you and we have to cancel your policy.

We don't cover absolutely everything under the sun

So make sure you read all the documents that make up your policy carefully.

What's in and what's out?

Cover for accidental loss or damage to your car

What's in

This policy covers accidental loss or damage to your car that happens during the period of cover including loss or damage caused by:

- ✓ driving accidents; or

- ✓ nature (e.g. storm, hail, or fire); or
- ✓ something else (e.g. theft or malicious damage).

Market value

Your car is covered for its market value. Your car includes keys, options, accessories, or modifications that are permanently fitted to your car.

Market value means the amount we assess your car to be worth on the road in your local area. We'll consider your car's make, model, age, condition and kilometres travelled in assessing its market value. We may use recognised industry publications to assist us in determining its market value. Market value includes costs of registration and compulsory third party insurance and any stamp duty and transfer fees.

Depending on the age of your car, our **New for Old** option might be available to you on this policy. Refer to '**New for Old**' on page 5 (below).

When we determine market value

If we are determining market value as part of settling a claim we'll work out the market value as at the date you lodged your claim, but as if the loss or damage you are claiming for had not occurred.

What's out

Types of loss or damage to your car that we don't cover

There are some types of loss or damage to your car that we don't cover:

- ✗ general wear and tear of your car (including the tyres) or any mildew, mould, rust, corrosion, or depreciation;
- ✗ mechanical or electrical breakdown, or failure of your car;
- ✗ loss or damage to your car (including loss or damage to your car's engine or fuel system) caused by the incorrect type of fuel being used by you or someone you allow to use your car;
- ✗ replacement of undamaged parts, including undamaged parts of a whole set when just a part of that set was damaged (such as alloy wheels) – if it's not broken, why fix it?;

'Cover for accidental loss or damage to your car' continues on page 3 (below).

'Cover for accidental loss or damage to your car'
continued from page 2 (above).

- ✗ loss or damage if you allow your car to be driven after an incident of loss or damage, **unless** we agree that you couldn't reasonably have known that doing so could have led to further loss or damage. Really, this means that you must take care to avoid loss or damage, or making things worse; and
- ✗ incidents that only involve loss or damage to your windscreen, window glass and sun roof, **unless** you have selected the **'Windscreen and Window Glass Only Cover'** option on your policy.

Incidents for which we don't cover loss or damage to your car

We don't cover loss or damage that is caused by, or arises from, or involves:

- ✗ incidents caused by you driving when you don't hold the appropriate licence, or are breaching the conditions of your licence when driving your car;
- ✗ incidents caused by someone other than you driving your car, who doesn't hold the appropriate licence, or who is breaching the conditions of their licence when driving your car, **unless** you didn't know that and couldn't reasonably have been expected to know that; or
- ✗ any incident in the list of things 'What we don't cover' on this page 3.

Liability cover

What's in

Use of your car may result in accidental damage to someone else's car or property, and you or someone you allow to use your car could be legally liable.

We'll cover that liability which is caused by the use of your car during the period of cover. Examples of incidents covered by liability cover include:

- ✓ if your car was being used for your work, and the liability for damage it has caused to someone else's property rests with your employer, principal or partner;
- ✓ accidental damage caused by property falling from your car, or property being loaded or unloaded from your car; and
- ✓ cover for the actions of a caravan or trailer that your car was towing at the time liability arose, if those actions were the cause of the liability.

The most we will pay for all claims from any one insured incident that happens during the period of cover is \$20 million. This includes all associated legal costs we've agreed to pay and GST.

What's out

We don't cover legal liability:

- ✗ that is caused by, arises from, or involves someone you didn't allow to use your car;
- ✗ that is caused by, arises from, or involves a driver who doesn't hold the appropriate licence, or who is breaching the conditions of their licence, when driving your car;
- ✗ if the property that is damaged belongs to you, the person using your car, or someone who usually lives with you;
- ✗ if the liability only exists because of an agreement or contract you, or the person using your car, enter into accepting the liability. But we will provide cover if the liability would have existed without that agreement or contract; or
- ✗ if the incident is in the list of things 'What we don't cover' on this page 3.

Don't worry if your car was stolen and a thief is using your car at the time of the incident, because any liability is their problem and isn't covered by your policy.

What we don't cover

OK, we do expect you to be sensible with your car. So this policy doesn't cover damage, loss, cost, or liability that is caused by or involves:

- the following things relating to your car:
 - ✗ your car being used for unlawful purposes or being used beyond its design specifications;
 - ✗ your car not being roadworthy at the time of the incident;
 - ✗ your car being a part of, or tested in preparation for, any type of race, contest, stunt, motor sport, or on a competition course, **unless** it is being driven as part of a driver education course that does not involve either speeds in excess of 100km/h, or the timing of cars; or

'What we don't cover' continues on page 4 (below).

'What we don't cover' continued from page 3 (above).

- ✗ your car being used for hire or for monetary reward, but we will cover your car if it was being used in a car pool, ride share, or child care arrangement.

Of course, the above list doesn't apply to loss or damage to your car if it is stolen and a thief is using it at the time of the incident.

- the following things relating to you, or to the person using your car:

- ✗ intentional loss or damage caused by you, or someone you allow to use your car, or someone otherwise acting with your express or implied consent;

- ✗ loss or damage caused by someone you allow to drive your car, who isn't a listed driver, if their insurance, driving, credit or criminal history would not be acceptable by us for them to be a listed driver. But this exclusion won't apply to 'Cover for accidental loss or damage to your car' (see page 2 (above)) if you didn't know or couldn't reasonably have been expected to know about their insurance, driving, credit or criminal history;

- ✗ reckless acts by you, or a person acting recklessly with your express or implied consent (such as street racing, burnouts or donuts);

- ✗ you, or someone you allow to use your car, having their ability to drive safely reduced by the influence of any alcohol, drugs, or medication. This includes if the person had been advised by their medical practitioner that their condition or medication would impair their ability to drive;

- ✗ you, or someone you allow to use your car, having more than the legal limit for alcohol, drugs, or medication in their breath, blood, saliva or urine as shown by analysis or refusing to take a test for alcohol, drugs, or medication; or

- ✗ you, or someone you allow to use your car, failing to take reasonable precautions to prevent the loss, damage, or liability. After all, a little care goes a long way.

- these things also aren't covered:

- ✗ incidents outside of Australia;
- ✗ loss or damage arising from breach of contract, fraud or deception;
- ✗ consequential losses or extra costs following an incident your policy covers, **unless**:

- we gave you written authority prior to incurring these costs, and we had agreed to reimburse you; or

- the costs are covered under 'Additional benefits - a little more help goes a long way' on this page 4 or under 'Liability cover' on page 3 (above);

- ✗ incidents taking place before or after your policy's period of cover;

- ✗ asbestos of any kind;

- ✗ any of the following nasties, whether actually present or threatened - biological substances, chemicals, other contaminants, radioactivity, nuclear material or waste, or any nuclear fission action;

- ✗ any looting, rioting, or any response taken by a public authority in relation to the nasties immediately above;

- ✗ war, terrorism, revolution, any other warlike activity, as well as any associated looting or rioting whether or not war is actually declared; or

- ✗ your car being legally confiscated or repossessed.

Additional benefits - a little more help goes a long way

When your car has been stolen or damaged in an incident covered by this policy, we make all of the following additional benefits available to you when they are relevant to the loss or damage that has happened.

Sometimes, we may decide to make an additional benefit available to you before we accept or agree to pay your claim. If we do this, it doesn't mean that your claim has or will be accepted, or that we have otherwise agreed to pay your claim. If we later decide that we can't accept or pay your claim, then the cover available under an additional benefit won't apply and we may decide to recover any costs and/or monies we have already paid, from you.

Towing and storage costs

We'll cover the fair and reasonable costs of:

- ✓ towing your car (if it can't be driven safely) to our repairer or anywhere else we have nominated or agreed to; and

- ✓ storing your car for any period between your claim being lodged and your claim being settled - if it needs to be held in storage during that time.

Emergency travel, accommodation and repairs

If your car can't be driven safely we'll cover the fair and reasonable costs of:

- ✓ emergency repairs to your car to make it safe to drive so that you can get it to your next destination; and
- ✓ emergency accommodation and travel to your next destination. Accommodation will only be covered if you incurred the cost as a direct result of the loss or damage to your car.

Your next destination is either the place you were headed to at the time of the incident (if you were travelling when your car was stolen or damaged), or your home. We won't cover costs for your travel or accommodation beyond that.

Optional extras

If you've chosen an optional extra (option) and we've agreed for you to have it on your policy, then you'll see it on your insurance schedule. An extra premium will apply to each option you have.

New for Old

That brand new car feel is great isn't it? That's why, when you've taken out this option and your car's determined by us to be a total loss, we'll replace it with a brand new car of the same make and model, if available.

If it's possible for us to supply you with a new car of the same make and model within 60 days of us deciding your car is a total loss, we'll replace your car with a new car that we consider to be the same make and model, including similar options, accessories or modifications.

If it's not possible for us to supply you with the same make and model within 60 days of deciding your car is a total loss, we'll supply you with a new car that is (in our opinion) the nearest similar available make and model to your car. When deciding what is the nearest similar available make and model we'll take into account engine size, transmission, fuel, number of doors, air conditioning, length of the manufacturer's warranty, seat coverings and category e.g. economy, compact, intermediate, sedan, wagon, utility vehicle. We won't take into consideration brand reputation, top speed, torque or aesthetics.

In both cases we will only provide you with a new car if anyone who financed your car provides us with written consent. In both cases we'll pay the on road cost such as stamp duty, CTP, registration and delivery charges applicable and your policy will continue until its expiry date.

Depending on the age of your car, this option may not be available to you.

Refer to 'When your car is a total loss' on page 8 below for further information.

Windscreen and Window Glass Only Cover

We'll be upfront with you. Because of the size of your excess it's unlikely that you'll be able to make a claim if the windscreen of your car is the only thing that's been damaged. That's why we have this option. This option provides you with cover for when the only loss or damage to your car is to the windscreen or window glass, including the sun roof.

And we don't charge you any excess if you make a claim under this option only.

Keep Mobile

We're a busy bunch these days. This option keeps you mobile when your car is off the road because of an incident covered by this policy, so you don't have to slow down.

You'll get - **Copycat Cover** and **Hire Car**.

Copycat Cover. If, due to an incident covered by this policy, your car is not safe to drive, or is at our repairer, or has been stolen, you'll receive our **Copycat Cover**.

In a nutshell, this means that while we settle your claim, you receive the same insurance cover for whatever car is being used in place of your car as we provide to your car under this policy. This means that any listed drivers on your policy will also be listed drivers when they drive that other car. However, cover for loss or damage to the car being used is limited to its market value.

Whether the car belongs to your mum, your mate, or a share car provider, we don't mind. We just can't provide **Copycat Cover** on a car being used without the owner's consent. And if you need to make a claim with us relating to the substitute car, you'll need to authorise us to lodge the claim on your policy and pay us any applicable excess.

Hire Car. Bingle will arrange for a hire car for you to use. The hire car will be one that is, in our opinion, a similar make and model to your car. If a similar make and model to your car is not available, you can choose the nearest equivalent car from our provider, but only if our provider has one available, and is within a reasonable distance of your location.

'Optional extras' continues on page 6 (below).

'Optional extras' continued from page 5 (above).

You can use a hire car for as long as it takes us to settle your claim. But, if we can't provide you with a hire car from one of our providers within a reasonable distance from your location, we will pay you \$50 a day (including GST) to help you make your own travel arrangements. We'll pay from when you asked us to arrange a hire car, to until we have settled your claim.

Don't forget - during the time you have a hire car it is also covered by our **Copycat Cover**.

Refer to 'Keeping up with claims under the **'Keep Mobile' option**' on page 8 (below) for further information.

When you need to claim

What can you claim for and how often?

Whether you've had a bump, a scrape, or a big bingle, you can claim whenever you need to as long as the incident is covered by this policy of course!

We'll treat each separate incident as a separate claim. For example, if the rear and front of your car have been damaged in two separate incidents, then you have to make two claims.

Damage control

Found yourself in a bingle?

- **Make sure everyone is safe** and OK. For emergencies, call 000.
- Take the right steps to **prevent any further loss or damage**. Don't forget that we may not cover loss or damage to your car arising from you allowing your car to be driven after an incident of loss or damage (see 'Types of loss or damage to your car that we don't cover' on page 2 above). But we will reimburse you your fair and reasonable emergency repair costs. Take a look at 'Emergency travel, accommodation and repairs' on page 5 (above).
- If your car is stolen, damaged by someone else, or involved in an accident involving other people and/or their car(s) or property, you may need to **report the incident to the police**, especially if someone is injured or there is a hazard to other people. If so you'll need to grab an incident number from them, as we may ask you for the incident number when you make your claim.
- **Don't admit fault** or offer to pay for any damage caused in the incident. This will be sorted out later during the claim process.

- **Collect the full names, addresses and contact numbers** of any drivers involved, along with passengers and witnesses.
- You'll also need to get the **registration details** for any other car(s) involved, and details of the other driver's insurance. If you've damaged someone else's property even if it isn't their car, make sure you take their full details and details of their insurance too.
- You must never authorise or pay for your own repair work unless we've given written authority, except for emergency repairs (as described in 'Emergency travel, accommodation and repairs' on page 5 (above)).

Making a claim

First things first – login to **bingle.com.au** and follow the prompts. You'll need to make sure you're giving us all the information we need, and that it's all accurate too.

We'll always do our best to keep you in the loop - so you know how your claim is tracking, if there is anything else we need from you, or how close your car is to getting back on the road.

During the claims process you, and the person who was using your car at the time of the incident (if not you), might need to help us out with a few things so we can work out the cause, extent, and value of your claim including:

- Providing us with information to **prove that the incident covered by your policy took place**. This could be giving us the related police incident number, giving us authority to obtain any police report or investigation details, and letting us know the contact details of anyone involved in the incident whether directly, or as a witness.
- **Describing the loss**, damage, or liability that happened including uploading of photos onto our website to show us the damage.
- Making your car available for us to **inspect** so we can assess the damage and progress with the claim.
- Giving us **proof of ownership or value** for your car, like your registration papers or things like sales receipts, warranties, or service books.
- Providing us with **proof of costs** you have incurred, such as receipts - if they are covered by an additional benefit, optional extra, or were otherwise authorised by us in writing before you incurred them.

'Making a claim' continues on page 7 (below).

'Making a claim' continued from page 6 (above).

- Taking part in **interviews** with us, or any experts we've chosen, if we decide it's needed.
- Providing us with **written statements** or other relevant documents. Sometimes attendance at **court** to give evidence might be required.

We need you to keep us in the loop too

We rely on you keeping us in the know with anything relevant to your claim as you become aware of it. That includes you delivering to us any relevant letters or notices that come into your possession, or letting us know when you become aware of any demands, court proceedings, or offers of settlement.

If you don't do this, or you don't meet your obligations under 'Damage control' on page 6 (above), and 'Making a claim' on page 6 (above), we can reduce or refuse your claim and we can even cancel your policy.

Excesses

An excess is the amount you have to pay for each claim. We treat each incident as a separate claim. There are three types of excess:

- a **standard excess** that applies to all claims **unless** otherwise stated in this Part 2 of the PDS;
- an **age excess** also applies if a driver under 25 years of age was using your car at the time of the incident; and
- an **unlisted household member or unlisted regular driver excess** also applies if a driver who was a household member or regular driver, and who was not a listed driver on your policy, was using your car at the time of the incident. This includes you. This excess will not apply to learner drivers as long as another driver listed on the policy is a passenger in your car.

The amounts of the excesses that apply to your policy are shown on your insurance schedule.

When you claim, you'll need to pay any applicable excess.

We'll refund the excess if we decide you, or the person using your car, had no fault in causing the incident. You'll also need to provide us with the name and address of the person who was at fault, and the registration number of the vehicle(s) involved.

We'll usually ask you to pay us the required excess when you first make your claim. If we've asked you to pay us

the excess but you haven't paid us, we won't provide any further benefits under this policy until you do pay. We also may not cover any additional costs that arise because of a delay in you paying us. Payment of the excess doesn't mean your claim has been accepted. See 'If your claim's not covered (when it's a no-can-do)' on this page 7.

In some circumstances we might ask you to pay the excess directly to someone else (e.g. our repairer).

If we're settling your claim by a payment to you, and you haven't paid your excess yet, we'll usually just deduct the excess from our payment to you, or we may deduct the excess from our payment to another person for loss or damage to their property.

But if you are only claiming under the '**Windscreen and Window Glass Only Cover**' option on page 5 (above), you don't have to worry about paying an excess at all – an excess doesn't apply to that option.

Refer to the Comprehensive Car Insurance Premiums, Excesses & Claims Guide for further information.

If your claim's not covered (when it's a no-can-do)

We'll always assess your claim. If you don't meet your obligations under this policy, or our assessment shows that the incident isn't covered by this policy, we may decide to refuse your claim - even if we had let you lodge it to begin with. If so, we'll give you our reasons in writing.

If we refuse your claim and we've already paid any monies on it, including on optional extras or additional benefits, we may recover those monies from you.

You can dispute our refusal if you think we're wrong - please see 'Complaints? Let us know what you think' in Important Information - Part 1 of the PDS for more information.

How we settle your claim

If your car is stolen

If your car is stolen, and found with damage within 14 days of you reporting its theft to us, we'll settle your claim under 'Damage to your car' on page 8 (below).

If, after 14 days of you reporting its theft to us your car is not found and we are satisfied your claim is in order, we'll determine your car to be a total loss.

'How we settle your claim' continues on page 8 (below).

'How we settle your claim' continued from page 7 (above).

Damage to your car

For damage to your car we'll decide whether to:

- ✓ repair or replace the damaged parts using our repairers; or
- ✓ pay you what it otherwise would have cost our repairers to repair or replace the damaged parts of your car. The maximum payment will be what we determine your car's market value to be, less an amount equal to any applicable Input Tax Credit.

We'll only make a payment to you if:

- we've both agreed the damage is 'just a scratch'. This is when an incident causes only minor cosmetic damage to your car, which doesn't affect its ability to be driven safely. In these instances we may offer to settle by making a payment to you. We'll only settle this way if you also agree; or
- the parts we need for your car are obsolete and aren't available even overseas (in which case we'll value the parts at what we determine is their market value); or
- you refused to contribute as outlined in 'Contribution to repairs' on page 9 (below); or
- we've determined your car to be a total loss; or
- we didn't provide you with a new car under the 'New for Old' option on page 5 (above).

When your car is a total loss

If we determine your car to be a total loss and we didn't provide you with a new car under the 'New for Old' option on page 5 (above), we'll settle your claim by a total loss payment.

We'll take ownership of your car, and we're entitled to any salvage value it has, **unless** your credit provider has those entitlements. We'll deduct unexpired registration and compulsory third party (CTP) insurance from your settlement.

This could sound a bit complicated so, in a nutshell, a total loss payment is calculated as follows:

- For claims under the 'New for Old' option where we weren't able to provide you with a new car, the calculation of your total loss payment starts with the greater of either what it would have cost us to replace your car under the option or what we determine is your car's market value. Otherwise, it starts with what we determine is your car's market value;

- less any applicable excess you haven't yet paid;
- less any unpaid premiums for the full period of cover;
- less any unused registration costs and CTP insurance; and
- less the amount equal to any applicable Input Tax Credit that you are entitled to.

If your car is financed, we'll firstly pay your credit provider what they are entitled to (less our estimate of its salvage value if they are entitled to it), and pay you whatever balance is left.

Your policy comes to an end after a total loss payment. But we really hope you insure your next car with us!

Liability cover

We can choose to settle any claims made against you, or to represent you in defending the matter, or we can choose to do both of these things.

Additional benefits

We'll settle your claim or provide you with services under an additional benefit in accordance with that additional benefit. If we are covering fair and reasonable costs that you've already paid yourself, we will pay you that value, less an amount equal to any applicable Input Tax Credit.

Keeping up with claims under the 'Keep Mobile' option

If you're making a claim for **Hire Car**, you may be required to enter into an agreement with our hire car provider and pay them a deposit. If you keep using the hire car after the time we allowed you to use it, or you want to upgrade the hire car, you will be directly responsible to pay any costs not covered by your policy to our hire car provider. You're responsible for all running costs and extras including fuel and you'll be required to collect the hire car and return it to the place nominated by us or the hire car provider.

For claims under **Copycat Cover**, if the car being used is already covered by another insurance policy held by someone else with another insurer, then we will not cover any loss, damage, or liability under this policy. But we will reimburse to the person who paid it, the value of any excess paid to the other insurer of that car which was required to be paid on the claim.

Refer to the Comprehensive Car Insurance Premiums, Excesses & Claims Guide for further information on how we settle your claim.

Repairing your car - we use our repairers

If we choose to repair or replace damaged parts of your car we'll always do so using our repairers.

Getting your car to and from our repairer

- If your car isn't safe to drive we'll arrange for it to be taken to our repairer; or
- If your car is safe to drive we'll arrange a time with you to bring it to our repairer.

Once your car has been repaired and is safe to drive again, you'll need to pick it up from our repairer.

Bingle's lifetime repair guarantee

It's a big thing having your car repaired, so we give you a lifetime guarantee on the quality of the workmanship, and materials used by our repairers, for the life of your car - even after you sell the car.

So if you get your car back and you're not happy with the quality of the repairs, hop onto bingle.com.au and let us know. You'll then need to make your car available for us to inspect. If rectification is needed we will do the necessary rectification work, **unless** in our opinion it is not safe or economical for us to do so, in which case we will declare your car a total loss.

When we repair your car - including the parts we use

When we repair your car, we will:

- ✓ Use quality new parts or quality recycled parts.
Parts used will:
 - be consistent with the age, condition and appearance of your car;
 - not void the warranty provided by the car's manufacturer;
 - preserve or improve the safety and structural integrity of the car; and
 - comply with the vehicle manufacturer's specifications and applicable Australian Design Rules.

- ✓ Try to source replacement identification for your car (like the compliance, build, or VIN plate) from its manufacturer if these have been damaged. If we can't source any of these, we'll try to obtain a letter from its manufacturer to confirm your car's identity. No matter what, we'll ensure your repaired car has the identification that is required by law; and

- ✓ We'll try to repair your car as quickly as possible. But there are some things we can't control, like delays in obtaining parts from other places in Australia, or overseas. If a part is unavailable in Australia, we will pay the cost of surface freight, but not airfreight, from the nearest reasonable source of supply.

When we repair your car we won't

When we repair your car, we won't:

- ✗ Pay any extra to repair it to a better standard, specification, or quality than what it was immediately prior to the incident of loss or damage covered by this policy.

Contribution to repairs

Sometimes we might need to fix or repair damage to your car that isn't covered by this policy (such as wear and tear, or pre-existing damage) in order to fix the damage that you are covered for. If this happens you may need to contribute to the cost of repairing that non-covered damage.

We'll work out how much you need to contribute based on how worn or damaged those items were at the time the covered damage happened. If you don't agree to pay these amounts, we will pay you the amount we determine would be the cost of us doing the repairs, less the contribution we worked out was due from you. Take a look at 'Damage to your car' on page 8 (above) for more information on what happens when we settle a claim by making a payment to you.

If we don't authorise repairs

If we don't authorise repairs, we will pay you what it would have cost us to repair your car and the lifetime repair guarantee will not apply. The amount we pay is determined by obtaining a quote from a repairer we choose.

Words with special meanings

Sometimes even we have to use words with special meanings to properly explain the cover your policy provides. The words with special meanings used in this Part 2 of the PDS are listed here. Make sure you also read the words with special meanings listed in Important Information - Part 1 of the PDS. Otherwise any words we use are consistent with their ordinary meaning.

Consequential losses or extra costs mean financial and non-financial losses or costs following an insured incident, but which are not covered by your policy. Examples include loss of income or wages, medical expenses, professional or expert costs, the costs of you helping us with your claim including your time, travel costs, costs related to stress or anxiety, cleaning costs, or your car's market value being less after its repair.

Fair and reasonable means the least amount of cost or effort that is actually required in order to obtain the described outcome.

Household member means anyone who usually lives with you, or at the address where your car is kept overnight.

Your **insurance schedule** means your latest insurance schedule we have given you. It is an important document that sets out the information you've given us, on which we've based our decision to insure you, as well as the individual details of your policy. We'll send you an updated insurance schedule whenever you let us know these details have changed.

Market value see page 2 (above).

Options, accessories, or modifications are the permanently attached additions or alterations to your car. They might affect your car's appearance, performance, safety or ambience.

Period of cover means the time from when your policy starts to when it ends (as shown on your insurance schedule).

Policy means your insurance contract. It is made up of Part 1 and Part 2 of the PDS, any Supplementary PDS, and your latest insurance schedule we have given you.

Regular driver means anyone who usually drives your car at least once a week, or anyone who is driving your car in connection with ride share services.

Ride share is when your car is used to provide trips or journeys through ride share or ride hail apps. Examples of ride share or ride hail apps include, but are not limited to, UberX, Lyft and GoCatch. Cars that have a taxi or hire car licence are not treated as ride share for this policy.

Total loss means that, in our opinion, the damage to your car is so great that it would not be safe, practical, or economical to repair, or when your car has been stolen and not recovered within 14 days of you reporting its theft to us, and we are satisfied that your claim is in order.

Using your car and use your car and use of your car mean your car being driven, being in the control of, or otherwise being in the care of someone.

We, us, our and Bingle mean AAI Limited ABN 48 005 297 807 trading as Bingle Insurance.

You, your means the person named as the policyholder on your insurance schedule.

Your car see page 1 (above).