

Comprehensive Car Insurance Policy.

Product Disclosure Statement
and important information
about us.

bingle
.com.au

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Information in this Product Disclosure Statement and Important Information about Us (PDS) may change from time to time. We will either issue you with a supplementary PDS or a new PDS if the change is materially adverse to you. For other minor changes, updated information will be made available at bingle.com.au

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Important Information about Us

This Important Information about Us statement explains who we are, how we are paid for the services we provide and what to do if you are not satisfied with those services. 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 (PDS) which tells you all about the Bingle Comprehensive Car Insurance Policy and begins on page 4.

Date

This Important Information about Us statement was completed on 5 April 2011.

Who are we?

Bingle (Bingle.com Pty Ltd. ABN 93 121 114 574. Authorised Representative No. 312546) provides low cost car insurance via the internet. Unless the law provides otherwise, all of our sales and policy administration communications with you will be through the Bingle website bingle.com.au, email or short message service (SMS) messaging. Unless we allow or request otherwise, all of our communications about your claim will also be electronic. See page 5 for our contact details.

Who do we act for?

Bingle was established in 2007 and is an authorised representative and a fully underwritten agency of Australian Associated Motor Insurers Ltd (AAMI), which holds an Australian Financial Services Licence. AAMI has authorised this Important Information about Us statement.

The financial services we offer

Bingle is authorised by AAMI to arrange for the issue, variation and disposal of Bingle insurance policies. Bingle is also authorised to deal with and settle claims on AAMI's behalf. Bingle does not receive any remuneration or commission from AAMI for the services it offers.

AAMI and Bingle are both members of the Suncorp Group of companies. AAMI and other Suncorp Group companies provide Bingle with the resources it needs to provide the authorised services. These services are provided on behalf of Bingle by staff employed by Suncorp Group companies. In addition to their salary, staff may receive bonuses if they achieve their performance targets. You will not be charged an additional fee as a result of this.

AAMI

AAMI (Australian Associated Motor Insurers Ltd)
ABN 92 004 791 744. Australian Financial Services Licence No. 238173 sells, administers and manages claims on motor vehicle, home, overseas travel, small business and compulsory third party insurance policies and is responsible for the Bingle Comprehensive Car Insurance Policy, the terms of which are explained in the PDS that follows this section. AAMI receives the risk premium from this policy, but does not receive any remuneration or commission for the services provided by Bingle. To contact AAMI, call 13 22 44 or write to PO Box 14180, Melbourne City Mail Centre, Victoria 8001.

Resolving complaints

Bingle has a complaint resolution process. For full details, please see page 24 of the PDS.

Product Disclosure Statement

Bingle low cost comprehensive car insurance

The Product Disclosure Statement (PDS) begins on this page and tells you about the Bingle Comprehensive Car Insurance Policy we offer. When Bingle agrees to insure your car, the documents that make up your insurance policy are this PDS, any supplementary PDS we send you and your policy schedule which shows the information you give us about you, your car and its drivers. See page 23.

This PDS was completed on 5 April 2011. You should keep this PDS handy so you can refer to it if needed.

Important preliminary information

How to contact Bingle

You can email us at bingle@bingle.com.au, go to bingle.com.au and select a contact option, or write to GPO Box 4514 Melbourne, Victoria 3001.

Cooling off period

Federal law lets you cancel this policy within 21 days of its purchase, so long as you haven't made a claim. Bingle also lets you cancel it at anytime. For full details see page 20.

Do you need to make a claim?

If your car has been damaged or stolen, or someone is claiming against you, go to bingle.com.au to tell Bingle about your claim. If your car has been stolen or maliciously damaged, you need to report it to the police immediately.

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 make or cancel your policy.

You also must:

- observe the conditions contained in this 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

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 the new details.

Important preliminary information

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 your insured address (the address where your car is usually kept overnight), 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. We will send you a new policy schedule to confirm the change.

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. We will send you a new policy schedule to confirm the change.

This policy does not cover some events or circumstances

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 policy have definite meanings. See pages 22-23.

When we quote you a risk premium for insuring your car, some of 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 your car is usually kept overnight);
- the type of any finance arrangement affecting your car;
- the frequency of your payment instalments.

Government taxes and charges are added to the risk premium we quote. The total of these amounts is the premium we charge you.

For further information about the factors we take into account, you can read our Premium, Excesses & Claims Guide. It's available at bingle.com.au or you can request a free electronic copy by emailing [Bingle at bingle@bingle.com.au](mailto:bingle@bingle.com.au)

Paying your premium

Paying your premium

We will tell you when you need to pay us your premium, how much it will be and how to pay it.

A change to your policy details (for example change of car or address) may affect the premium you need to pay for the remainder of your period of cover. If a refund is payable, depending on how you pay us your premium, we will provide it to you either as a one-off payment or by reducing your remaining premium instalments. Any extra premium needs to be paid immediately or will be added to your remaining premium instalments.

If you do not pay the full premium we ask for, we may reduce your period of cover to correspond with the amount you have already paid.

Paying your premium by instalments

You may be eligible to pay in regular instalments by direct debit from an acceptable payment card. The total premium we charge is higher when you pay in instalments than when you pay one sum annually.

Your responsibilities when paying by instalments

When paying by instalments:

- you must be an authorised signatory on the payment card nominated for your direct debit payments.

- you must ensure that your nominated payment card can accept direct debits and has sufficient funds to meet each payment at each due date.

- your financial institution may also apply its own fees (including dishonour fees). Those fees are your responsibility.

What happens if your instalment remains unpaid?

If our scheduled debit attempt is unsuccessful, we will send you one or more notices to inform you of the failure. We will also attempt to debit your account again during the four weeks immediately after our unsuccessful scheduled debit attempt.

Bingle will not accept any claims after an instalment payment has remained unpaid for a period of 14 days or more from its original due date.

If the instalment payment remains unpaid for one month or more from its original due date, we may cancel your policy without giving you advance notice of its cancellation.

Any notice of our intention to again debit your account will not extend our final claims acceptance date or the date we cancel your policy.

Changing your payment card details or stopping your payments

You can change your payment card details at anytime during your period of cover. You can stop your payments by cancelling your policy. You can cancel your policy at anytime apart from on your scheduled debit date or the next business day (or any intervening day); you will need to wait until the second business day after the scheduled debit date to cancel your policy (see also page 20). If your payment card stops working for any reason, you will need to arrange to pay your premium with another acceptable card, to ensure you remain covered.

Important things to remember when paying by instalments

If we offer you the option to pay by instalments, and you agreed to pay this way, you will need to continue this payment method until the end of your period of cover. If we offer to renew your policy, you will then have the choice of continuing to pay by instalments or changing your payment method to annual.

When you agree to pay by instalments, we may debit your first instalment payment as early as the day of your first transaction. Where your debit day falls on a weekend, we will debit your account on the next business day. If you believe that we may have incorrectly debited your account, please email us at bingle@bingle.com.au

If we decide to make a write-off payment under your policy, we will require you to first pay us the total unpaid balance of your premium as we have agreed to cover your car under the terms of this policy for the full period of cover. When we make the write-off payment, we will deduct your unpaid premium from the payment we make.

When you pay your premium by instalments, and we offer to renew your policy, we will send you a renewal notice before the policy expiry date. Unless you cancel your direct debit arrangements they will continue for your new period of cover, based on the terms of that new cover, including any change in premium.

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 accidental loss or damage (including malicious damage) and liability for property damage covered by your Bingle policy occurring during the period of cover.

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 11;

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. Read the section 'Your Bingle policy covers you' on page 11;

the use of a caravan or trailer when 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 provide any 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 your car is being driven by you or another listed driver on this policy on a safe driver course commercially conducted by trained instructors;

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 provide any cover:

when the driver of your car (whether you or someone else) 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;

when the driver of your car (whether you or someone else) was under the influence of intoxicating liquor and/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;

when the driver of your car (whether you or someone else) was driving your car after receiving medical advice that their ability to drive a car would be impaired by their condition or medical treatment;

Are you covered?

Your Bingle policy does not provide any cover (continued):

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 of your car knew about that condition and disregarded it;

when your car (including any attached caravan or trailer) 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;

if your car has been converted, altered or modified from its maker's original specifications other than the optional factory extras and other aftermarket extras fitted to it that you have told us about and we have agreed in writing to cover;

for any reduced value of your car after it has been damaged and repaired and the repairs have been properly performed;

for repairs or car inspections carried out without our written consent;

for the cost of fixing faulty repairs (other than those covered under Bingle's lifetime repair guarantee);

for personal items stolen from or damaged while in or on your car;

for a hire or similar replacement car;

for the repair or replacement of a whole set, for example, of wheels, where the loss or damage is to part of a set;

for loss because you or anyone else cannot use your car, for example, of wages or commission;

for depreciation, wear, tear, rust or corrosion;

for mechanical, structural, electrical, electronic or other failure or breakdown;

for damage to your tyres caused by application of brakes or by road cuts, punctures or bursting;

for penalties, fines or awards of aggravated, exemplary or punitive damages made against you or your car's driver;

for loss due to repairs to your car being delayed because the required parts need to be imported or are not available;

for damage or loss caused:

intentionally or recklessly 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;

to your car as a result of it being driven after an accident;

by the lawful repossession or seizure of your car;

for damage or loss directly or indirectly caused by, arising from, or connected with:

asbestos, asbestos fibres, or derivatives of asbestos in any form;

any war, warlike activities or revolution including any looting or pillaging;

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.

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. The excesses that apply to this policy are also described in the Bingle Comprehensive Car Insurance – Premium, Excesses & Claims Guide. It is available on our website at bingle.com.au or you can email us at bingle@bingle.com.au if you would like us to send you a free copy.

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, and
- the registration number of any motor vehicle involved, and

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

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, select a contact option and follow the prompts. If your car has been stolen or maliciously damaged, you need to report it to 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. We reserve the right to determine the method of repair that the repairer will use.

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 amount we will pay under this benefit will depend on where the accident takes place and what transport options are available.

The parts we use

When your car is within the first twelve months of 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 Design Rule compliant parts may be used.

When your car is outside the first 12 months of 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.

How do you claim?

When your car has been damaged (continued)

The parts we use (continued)

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.

Sub-contracting repairs

We or the repairer we authorise to repair your car may sub-contract some of the repairs.

Secure compliance labels

If your car is fitted with a secure compliance (or car security) label which is damaged, we will try to source a replacement from the manufacturer. If we cannot source it, we will still repair your car without replacing such a label.

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. If we do, we will always explain why, tell you how much it will be and how to pay it.

The Bingle lifetime repair guarantee

The quality of the workmanship, any sub-contracted 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 tell us by logging on to bingle.com.au and selecting one of the contact options. 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. If in our opinion, it would not be safe or economical to carry out the rectification work required, we will declare your car a write-off.

If our write-off declaration is made:

within the current period of cover, we will pay the amount covered shown on your policy schedule for that period.

after the current period of cover, we will pay the market value of your car applying at the time of our declaration.

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 will deduct any unpaid instalments or other premium owing from our payment.

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 where you live provides otherwise, the value of any unexpired portion of your car's registration and Compulsory Third Party (CTP) insurance.

If someone else has a financial interest in your car, we will pay them what they are entitled to and pay you any balance.

When your car has been stolen

You must report the theft immediately to the police and then logon to bingle.com.au, select a contact option and follow the prompts.

If your car has been damaged during the time it was stolen, we will arrange for it to be repaired. The repair will follow the same process as explained in 'When your car has been damaged' pages 15-17.

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. See 'What happens to your policy and your car when we pay the amount covered' above.

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, select a contact option 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 10 for full details.

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, including the name(s) and address(es) of the driver(s) of and registration number(s) of any vehicle(s) involved in the accident or event;
- 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.

The information you give us must be honest, accurate and complete. 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 or be entitled to recover from you any monies paid under the claim.

Would you like more information about how we pay claims?

For more information about how Bingle pays car claims under this policy, including examples of different claim types and payments, you can read the Bingle Comprehensive Car Insurance – Premium, Excesses & Claims Guide. It is available on our website at bingle.com.au or you can email us at bingle@bingle.com.au if you would like us to send you a free copy.

Other important general information

Cooling off period and cancelling this policy

Federal law lets you cancel this policy within 21 days of its purchase. Bingle also lets you cancel your policy at any time, so long as your requested cancellation date is not on the scheduled instalment debit date or on the next business day (or any intervening day). This restriction only applies if you pay your premium by instalments - see also page 9. When you cancel your policy, so long as you haven't made a claim, we will refund you the unexpired portion of the risk premium component of your total premium, as well as a pro-rata refund of any taxes and charges to which you are entitled to by law. Bingle does not charge any cancellation processing fee.

To cancel your policy, you can logon to bingle.com.au

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

Renewing your policy

When we offer to renew your policy:

- we will send you a notice before the policy expiry date;
- we will tell you in writing if there are any changes to the policy;
- 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, or if you tell us about changes to your policy details in that period and we tell you they will increase your renewal premium. If the additional premium is not paid, we may reduce the period of cover to match the reduced amount paid.

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.

Government taxes and charges

Bingle shows on receipts any government taxes and charges such as GST, stamp duty and fire services levy that are payable in addition to your risk premium. See "When we quote you a risk premium for insuring your car..." on page 7.

GST

Any amounts we pay and any excesses we require under this policy include GST. Whenever you claim under this policy, you need to tell us your entitlement, if any, to an Input Tax Credit (ITC) for your policy premium. If you don't tell us that you are entitled to an ITC, or you give us incorrect information about the proportion of GST you are entitled to claim as an ITC, we will not cover you for any resulting fines, penalties or tax charges.

The privacy of your personal information

Bingle is committed to protecting the privacy of your personal information.

We collect your personal information so that we can provide our products to you, which may include managing an insurance claim. If you don't provide us with the information we ask for, we may not be able to provide you with our services.

We may give your personal information to other parties, including other insurance companies, service providers, investigators, government agencies and other companies which are part of the Suncorp Group, of which we are a member.

You can access the personal information we hold about you, or ask us to amend it if it's wrong, by contacting us (see page 5 for details). Sometimes we will not allow you access, for example when a claim is under investigation. We will tell you if this is the case.

Full details about how we deal with your personal information are on our website. If you have a concern about your privacy, please tell us. See page 24 for details of our complaint resolution process.

The General Insurance Code of Practice

Bingle is a signatory to the General Insurance Code of Practice which sets out a commitment by the general insurance industry to maintain service standards and to ensure good relations between customers and insurance providers.

More information on the Code, or a copy of the Code, can be obtained from the Financial Ombudsman Service (the FOS). You can contact the FOS on 1300 780 808 (local call cost from a landline) 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 No. 312546) as the authorised representative of Australian Associated Motor Insurers Ltd (ABN 92 004 791 744 AFS Licence No. 238173) which is the issuer of this Bingle comprehensive car insurance policy.

Amount covered is the most we will pay for your car, less any excess and any other deductions this policy explains, for any accidental loss and damage covered by this policy occurring during the period of cover. 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, or for security patrols.

Cover and **covers** mean the protection provided by this policy.

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

Excess. An excess on your policy is the amount you must contribute towards each claim. The excesses that apply to your policy are shown on your policy schedule. See also page 14.

Insured address means the address where your car is usually kept overnight.

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.

PDS means Product Disclosure Statement.

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 17.

Policy means this PDS (including any supplementary PDS) 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 **insurance schedule** and **renewal notice**, and any **receipt** we may send you.

Your **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 and when we are satisfied that your claim is in order.

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.

How Bingle resolves a complaint

If you have a complaint about our products or services (even if through one of our service providers) or our complaints resolution process, please let us know so that we can help.

You can contact us by email at: consumerfeedback@bingle.com.au

Please include the full details of your complaint and explain what you would like us to do.

Rest assured this is what we will do. When Bingle receives your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you with their decision within 5 business days of us receiving your complaint.

If you remain dissatisfied, the matter will be referred to our Internal Dispute Resolution (IDR) team. Our IDR team is managed by AAMI on behalf of the Suncorp Group, since AAMI is the issuer of this insurance policy. Our IDR team will review your complaint, and provide you with their final decision within 15 business days of your complaint being referred to them.

You can contact our IDR team by email at idr@bingle.com.au

If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

If we are unable to resolve your complaint within 45 days, you may take your complaint to the Financial Ombudsman Service (the FOS), even if we are still considering it. The contact details for the FOS are set out below.

What if you are not satisfied with our final IDR decision?

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the FOS. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS

makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact the FOS by email at: info@fos.org.au

You can also call them on 1300 780 808 (local call cost from a landline) or visit their website at www.fos.org.au

Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premium low. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated car repairs.
- staged car accidents.
- false car claims.
- car fires which may have been intentionally started, including by someone known to you.

To report suspected insurance fraud, call 1300 881 725 (local call cost from a landline).

Financial Claims Scheme

This policy may be a 'protected policy' for the purposes of the Federal Government's Financial Claims Scheme (FCS). For more information about the FCS, you can read the Bingle Comprehensive Car Insurance – Premium, Excesses & Claims Guide. See page 19 for details on how to access the Guide.

Bingle.com Pty Ltd
ABN 93 121 114 574
ARN 312 546

601 St Kilda Road
Melbourne VIC 3004

GPO BOX 4514
Melbourne VIC 3001

Contact us at bingle.com.au
or email us at bingle@bingle.com.au

Insurance issued by
Australian Associated Motor Insurers Ltd
AFSL 238 173