

Supplementary Product Disclosure Statement

MMA Motor

SPDS Edition 1

This Supplementary Product Disclosure Statement (SPDS) was prepared on 1 June 2024 and will apply to all **CGU MMA Motor Vehicle Policy Product Disclosure Statement & Policies** (Preparation date 1 June 2024) version DES1693 REV1 06/24 (PDS) with a new business or renewal effective date on or after 15 July 2024.

The information in this SPDS updates and should be read with the PDS and any other applicable SPDS or endorsements. However, this SPDS deletes the Supplementary Product Disclosure Statement (SPDS Edition 1) dated 20 May 2021 from the PDS. These documents together with Your Placing Schedule make up the terms and conditions of your insurance contract with Us. Your current Placing Schedule outlines the cover You have chosen.

Change 1: Basis of settlement applicable to Section 1

Your PDS is amended by deleting the paragraph commencing 'Each year at renewal...' and the entirety of clause 1. 'Loss' under the 'Basis of settlement applicable to Section 1' section of Part 2 of the PDS on page 5 and replacing those terms with the following:

1. LOSS

The Insurer may at its option:

- a) repair, reinstate or replace the Insured Vehicle or parts of the Insured Vehicle (including Vehicle Accessories); or
- b) pay for Loss to the Insured Vehicle. The maximum amount the Insurer will pay for Loss to the Insured Vehicle is the Market Value of the Insured Vehicle and Vehicle Accessories at the time of such Loss, up to the sum insured limit as shown on the Placing Schedule.

When making this decision, the Insurer will consider the circumstances of the claim and any preference of the Insured.

Each year at renewal, the Insured should check the sum insured to ensure it reflects the current Market Value. If the Insured wants to update the sum insured, please contact the Insurer.

In circumstances where:

- i. the Insured Vehicle is replaced, the Insurer will pay all registration, Motor Accident Injuries Insurance, stamp duty, dealer charges and other on road costs for the replacement Vehicle, and any refund in respect of those costs in replacing the Insured's Vehicle will be refunded to the Insurer; and
- ii. the Insured elects to retain possession of the salvage, the Insurer's estimate of the value of the salvage is deducted from the claim settlement.

Change 2: Additional benefits applicable to Section 1

Your PDS is amended by deleting clause 16. 'Uninsured Vehicle on Insured's Business' under the 'Additional benefits applicable to Section 1' section of Part 2 of the PDS on page 9, and replacing it with the following:

16. UNINSURED VEHICLE ON INSURED'S BUSINESS

The Market Value up to a maximum of \$50,000 per Event, for Loss to a Vehicle where the Vehicle is being used at the time of the Loss by the Insured for the purpose of its Business, and is otherwise not covered for the same Loss under any other insurance policy entered into by a third party or required by law.

This Additional Benefit extends coverage to the extent that the Terms and Conditions of this Policy are complied with.

Change 3: General exclusion applicable to Sections 1 and 2

1. Your PDS is amended by deleting the terms in clause 2.(b) under the 'General exclusions applicable to Sections 1 and 2' section of Part 2 of the PDS on page 16, and replacing those terms with the following and adding the following additional subclauses:

- b) radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- d) radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusions in this subclause 2.(d) does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other similar peaceful purposes; or
- e) chemical, biological, bio-chemical or electromagnetic weapons.

2. Your PDS is amended by deleting the terms in clause 3. under the 'General exclusions applicable to Sections 1 and 2' section of Part 2 of the PDS on page 16, and replacing those terms with the following:

- 3. any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, expropriation, confiscation or nationalisation, requisition or destruction of or damage to property by or under the order of any government or public local authority, or military or usurped power.

3. Your PDS is amended by deleting the terms in clause 4. under the 'General exclusions applicable to Sections 1 and 2' section of Part 2 of the PDS on page 16, following clause (a) (iii), and before clause (b), and replacing them with the following terms:

However this Exclusion does not apply:

- iv. to the extent that relevant statutory provisions state the contrary;
- v. to indemnity or insurance provided on behalf of any other party if such other party did not consent to the Insured Vehicle being driven by or being in the charge of the person, whilst such person was so affected; or
- vi. If the person in charge of or driving the Insured Vehicle can demonstrate that the illegal substance or intoxicating liquor did not cause or contribute to the Accident or Loss.

5. Your PDS is amended by deleting the terms in clause 6. under the 'General exclusions applicable to Sections 1 and 2' section of Part 2 of the PDS on page 17, and replacing them with the following terms:

- 6. consequential loss unless it is specifically covered under this Policy. This means the Insurer will not pay for direct or indirect financial or economic loss. For example, loss of use or enjoyment of the Insured Vehicle, loss of profits, or depreciation of the value of the Insured Vehicle.

6. Your PDS is amended by deleting the terms in clause 9. under the 'General exclusions applicable to Sections 1 and 2' section of Part 2 of the PDS on page 17.

7. Your PDS is amended by adding the following additional clauses under the 'General exclusions applicable to Sections 1 and 2' section of Part 2 of the PDS on page 17:

- 9. any Loss or liability directly caused by Communicable Disease or the threat or perceived threat of any Communicable Disease.

For the purpose of this exclusion, the following definition applies:

"Communicable Disease" means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas between organism; and
- c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

10. any Loss, liability, claim, cost or expense directly or indirectly caused by or contributed to by:
- a) errors or omissions involving access to, processing of, use of or operation of any computer system or any unavailability or failure to access, process, use or operate any computer system; or
 - b) any unauthorised, malicious or criminal act (or any threat or hoax of this) involving access to, processing of, use of or operation of any computer system;

provided that this exclusion will not apply to Loss directly caused by an incident or event the Insurer covers the Insured for under this Policy except if caused by vandalism or a malicious act. For example, the Insurer will not cover the Insured if the Insured Vehicle's GPS or security system cannot be used because of a cyber attack, but the Insurer will cover the Insured for theft of the Insured Vehicle if it is stolen after the Insured Vehicle's security system is impacted by a cyber attack.

11. any Loss, liability, claim, cost or expense directly or indirectly caused by or contributed to by loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data including the value of any data.
12. any liability arising out of or in any way connected with the inhalation of, or exposure to silica in any form.
13. any Loss or liability caused by, or arising directly or indirectly from the use or presence of asbestos or asbestos products or asbestos contained in any products.
14. any of the following:

- a) Loss, liability, personal injury or loss of or damage to property and/or loss of use of property directly or indirectly arising out of the discharge, seepage, migration, dispersal, release or escape of Pollutants or contaminated substances into or upon any property, land, the atmosphere or any watercourse or body of water (including ground water);
- b) Loss, liability, personal injury or loss of or damage to property and/or loss of use of property directly or indirectly arising out of the discharge seepage, migration, dispersal, release or escape of Pollutants or contaminated substances caused by any product that has been discarded, dumped, abandoned or thrown away by others;
- c) the cost of removing, nullifying or cleaning up Pollutants or contaminated substances; or
- d) the cost of preventing the escape of Pollutants or contaminated substances.

This exclusion 14. will not apply:

- a) where the claim arises from a sudden, identifiable, unintended and unexpected Event which takes place in its entirety at a specific time and place during the Period of Insurance; or
- b) where cover applies under Additional Benefits Applicable to Section 2 clause 1. 'Dangerous Goods'.

For the purpose of this clause 14 only, Pollutants means any irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, chemicals or waste. Waste includes but is not limited to all materials to be recycled, reconditioned or reclaimed.

15. and, the Insurer will not be liable to provide any cover, pay any claim or provide any benefit under this Policy (including any refund of premium), to the extent that such cover, claim, benefit or refund may contravene or expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions, laws or regulations of any country.

Change 4: Conditions applicable to Sections 1 and 2

Your PDS is amended by deleting the terms in clause 8. (c) under the 'Conditions applicable to Sections 1 and 2' section of Part 2 of the PDS on page 18, and replacing those terms with the following:

- c) the Insured will give all such relevant information and assistance as the Insurer may reasonably require. The Insurer will only request information and assistance where relevant to handling the claim and will explain why the information and assistance is required.



MMA MOTOR VEHICLE POLICY

**PRODUCT DISCLOSURE
STATEMENT & POLICY**



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Product Disclosure Statement

This Product Disclosure Statement (PDS) contains two parts:

- **Part 1 – Important Information** – contains general information about your MMA Motor Vehicle Insurance Policy; and
- **Part 2 – MMA Motor Vehicle Insurance Policy** – contains the terms and conditions of your Commercial Motor Vehicle Insurance Policy.

Part 1 Important Information

The purpose of this PDS

This PDS has been prepared to assist You in understanding Your MMA Motor Vehicle Insurance Policy and provide You with information required under the Corporations Act 2001 (Cth) to enable You to make an informed choice about Your insurance requirements.

This Important Information section sets out important general information about the insurance.

You still need to read the MMA Motor Vehicle Insurance Policy which commences in Part 2 of the PDS on page 1, the Placing Schedule and any endorsements applicable to this Policy, for a full description of the terms, conditions and limitations of the Policy.

Who is the insurer

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU) is the Insurer. In this PDS, the Insurer is also referred to as 'CGU', 'We', 'Us' or 'Our'.

CGU pays remuneration to insurance intermediaries when We issue, renew or vary a policy the intermediary has arranged or referred to Us. The type and amount of remuneration varies and may include commission and other payments. If You require more information about remuneration We may pay Your intermediary You should ask Your intermediary.

Who is the insured

The Insured is the corporation or entity specified on the Placing Schedule as "Insured". In this PDS, the Insured is also referred to as 'You' or 'Your'.

How to contact us

You may contact Us by any of the following ways:

- in person at any CGU office
- by telephone on 13 15 32
- by writing to Us at CGU, GPO Box 9902 in Your capital city
- by email on Our website www.cgu.com.au.

Choice of two levels of cover to select from

Cover options description of cover provided

Comprehensive: Section 1 - Insured's Own Loss

(Cover for Loss to Your Vehicle).

Section 2 - Liability

(Cover for Your legal liability for loss or damage to another person's property or for personal injury).

Third Party Only: Section 2 - Liability

(Cover for Your legal liability for loss or damage to another person's property or for personal injury).

With each cover option selected, a range of benefits are included. These benefits are shown in the policy wording under Section 1 - 'Indemnity' on page 5, 'Basis of settlement applicable to Section 1' on pages 5 and 6, 'Additional benefits applicable to Section 1' on pages 7, 8 and 9, Section 2 - 'Indemnity' on page 10, 'Additional benefits applicable to Section 2' on page 12, and 'Additional benefits applicable to Sections 1 and 2' on pages 13, 14 and 15.

You still need to read the Motor Vehicle Policy, which commences on page 1, the Placing Schedule, and any endorsements applicable to this Policy, for a full description of the features and benefits of the Policy.

How to apply for insurance

Complete the application form available from Your insurance intermediary and Your insurance intermediary will submit it to Us for Our consideration. Please see the “How CGU protects your privacy” section below on how We handle personal information.

You will also have to pay or agree to pay the premium required by Us. See “Premium - the amount you pay for this insurance” below for details. If You haven't paid before the Policy is entered into, it is a condition of the Policy that You pay the premium by the time required by Us.

If We reach agreement with You on the insurance cover to be provided We enter into an insurance contract with You (We call this the Policy). Where cover is agreed We issue You with a Placing Schedule that sets out details of the insurance specific to You.

If a variation to Your Policy occurs, a new Placing Schedule is issued confirming the variation.

Before the expiry of Your Policy You will be advised if We are prepared to offer renewal and if so on what terms. Renewal will be confirmed by issue of a new Placing Schedule.

Please note that You have certain cooling off rights (See “Your cooling off period” below) in certain circumstances after buying the insurance as well as cancellation rights as shown in the policy wording under ‘Conditions applicable to Sections 1 and 2’ clause 2. ‘Cancellation’ on page 18.

What is your policy made up of

Your Policy with Us is made up of this document and the Placing Schedule and other documents issued by Us which may amend the standard terms of this document (often called an endorsement).

It is important that You read all of these documents together to understand the cover provided and keep them in a safe place for future reference.

Your cooling-off period

We will refund all premium paid for cover under the Policy if You request cancellation of the Policy within 21 days of its commencement. To do this, You must advise Us in writing. You will not receive a refund if You have made a claim under the Policy. To cancel the Policy at other times, please see details as shown in the policy wording under ‘Conditions applicable to Sections 1 and 2’ clause 2. ‘Cancellation’ on page 18.

How to make a claim

To make a claim, You should in the first instance contact Our office on 132 480 when something happens that You believe You can claim for. Other details about making a claim are shown in the policy wording under ‘Conditions applicable to Section 1 and 2’ clauses 5. ‘False Declaration’, 8. ‘Insurer’s Rights’ and 9. ‘Notification of Claims’ on pages 18 and 19.

Excess – the amount you pay towards a claim

If You make a claim under the Policy, You may be required to contribute one or more Excess(es) to the cost of the claim. The description of the Excess(es) and the circumstances in which they are applied are shown in the policy wording under ‘Conditions application to Sections 1 and 2’ clause 4. ‘Excess’ on page 18. The amount and description of any applicable Excess(es) will be shown in the Placing Schedule.

At the time of Your enquiry or application for this insurance, the amount of each Excess will be advised to You.

Premium – the amount you pay for this insurance

The premium payable by You will be shown on Your Placing Schedule.

The key factors that influence the premium calculation are reflected in the questions asked, and information sought at the time of Your enquiry or application for this insurance. These include the level of cover You choose and factors relating to:

- the make, model and type of Vehicle being insured including modifications made to the Vehicle or Vehicle Accessories added to the Vehicle
- the age and driving experience of the people who will be driving the Vehicle
- where and how the Vehicle is used
- the type of cover selected
- the place where Your Vehicle is garaged, and
- Your previous insurance and claims history.

The premium is subject to commonwealth, state and territory taxes, charges or levies. These include the Goods and Services Tax (GST), stamp duty and fire services levy. The amount of these taxes, charges or levies will be shown on Your Placing Schedule.

If You change the Policy in any way You may be entitled to a partial refund of premium or be required to pay an additional amount. You should read ‘Conditions applicable to Sections 1 and 2’ clause 12. ‘Premium Adjustment Clause’ on page 20 of the Policy which explains how premium adjustments will be calculated.

If We are unable to issue Your insurance when We receive Your application, We are required to hold Your premium in a trust account on Your behalf until Your insurance can be issued. We will retain any interest payable by Our bank to meet, among other things, bank fees and other bank costs We incur in operating the account.

Your premium, including any discounts You may be eligible for, are subject to minimum premiums. We consider the minimum amounts We are prepared to sell the Policy for and may adjust Your premium to ensure it does not fall below the minimum premium. Any discounts will be applied to Your Policy, only to the extent any minimum premium is not reached. This means that any discount You may be eligible for may be reduced. When We determine Your premium on renewal, We may also limit any increases or decreases in Your premium by considering factors such as Your previous years premium amount.

Endorsements

We may alter the terms, conditions, limitations, benefits and exclusions of the Policy by endorsements. These endorsements only apply if they are specified in the Placing Schedule.

You may still need to read the Policy which commences on page 1 (of Part 2), the Placing Schedule, and any endorsements applicable to the Policy for a full appreciation of the effect these endorsements have on the Policy.

How CGU protects your privacy

We use information provided by Our customers to allow Us to offer Our products and services. This means We may need to collect Your personal information, and sometimes sensitive information about You as well (for example, health information for travel insurance). We will collect this information directly from You where possible, but there may be occasions when We collect this information from someone else.

CGU will only use Your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give Us Your information, but this may affect Our ability to provide You with insurance cover.

We may share this information with companies within Our group, government and law enforcement bodies if required by law and others who provide services to Us or on Our behalf, some of which may be located outside of Australia.

For more details on how We collect, store, use and disclose Your information, please read Our privacy policy located at www.cgu.com.au/privacy. Alternatively, contact Us at privacy@cgu.com.au or 13 15 32 and We will send You a copy. We recommend that You obtain a copy of Our privacy policy and read it carefully.

By applying for, using or renewing any of Our products or services, or providing Us with Your information, You agree to this information being collected, held, used and disclosed as set out in Our privacy policy.

Our privacy policy also contains information about how You can access and seek correction of Your information, complain about a breach of the privacy law, and how We will deal with Your complaint.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice (Code). The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to commit Us to high standards of service
- to promote better, more-informed relations between Us and You
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for resolving complaints You make about Us, and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurer's compliance with the Code.

Our commitment to you

We have adopted and support the Code and are committed to complying with it. Please contact Us if You would like more information about the Code or the Code Governance Committee.

How to resolve a complaint or dispute

We will always do Our best to provide You the highest level of service but if You are not happy or have a complaint or dispute, here is what You or Your insurance intermediary can do.

If You experience a problem or are not satisfied with Our products, Our services or a decision We have made, You or Your insurance intermediary should let Us know so We can help. Contact information can be found within this PDS or You can call Us on 13 24 81.

We will try to resolve complaints at first contact or shortly thereafter.

If We are not able to resolve Your complaint when You contact Us or You would prefer not to contact the people who provided Your initial service, Our Customer Relations team can assist:

Free Call: 1800 045 517

Email: Customer.Relations@iag.com.au

Customer Relations will contact You or Your insurance intermediary if they require additional information or have reached a decision. Customer Relations will advise You or Your insurance intermediary of the progress of Your complaint and the timeframe for a decision in relation to Your complaint.

We expect Our procedures will deal fairly and promptly with Your complaint. If You are unhappy with the decision made by Customer Relations You or Your insurance intermediary may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist You:

Free Call: 1800 931 678

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Visit: www.afca.org.au

Further information about Our complaint and dispute resolution process is available by contacting Us.

Taxation information

This insurance is subject to commonwealth, state and territory taxes, charges or levies including GST, stamp duty and fire service levy, where applicable.

Stamp duty is imposed by every state and territory government in Australia and the amount payable by You varies depending on the state or territory where Your Vehicle is located and the rate of stamp duty imposed by the respective state or territory government.

If You are registered for GST purposes, You may be able to claim an input tax credit in respect of the GST We collect from You.

In the event of a claim and We make payment under this Policy for goods and services or other supply, We will reduce the amount of the payment by the amount of any input tax credit that You are entitled to under A New Tax System (GST) Act 1999 (Cth) ('Act'). If We make a payment to You as compensation, We will reduce the amount of any input tax credit that You would have been entitled to under this Act. For details about how the GST might affect a claim, please refer to the details under 'Conditions applicable to Sections 1 and 2' clause 6. 'GST' on page 18.

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that CGU becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at www.apra.gov.au and the APRA hotline on 1300 55 88 49.

How a claim payment is calculated

These claim payment examples show You how a claim settlement is calculated based upon some practical scenarios. Any claim settlement amount will depend upon the facts of each case.

Section 1 – Own damage

Repairs to your insured vehicle

We decide to repair Your Vehicle and We choose the repairer.

The Vehicle was towed from the scene of the accident to the repairer. We authorised the tow. The towing company invoice Us \$350. The cost of the repairs is \$5,000. Your Excess is \$1,000. You are registered for GST.

You pay the \$1,000 Excess to the repairer.

We pay the repairer \$4,000 (\$5,000 - \$1,000).

We pay the towing company \$350.

Section 1 – Loss

Total loss of insured vehicle – Market value

We decide Your Vehicle is a Total Loss. The Market Value of Your Vehicle is \$25,000, which is greater than the lease payout figure. The damaged Vehicle is worth \$3,000. Your Excess is \$1,000. You are registered for GST.

We pay You \$21,727.27 (\$25,000 - \$2,272.73 ITC - \$1,000 Excess).

We retain the Vehicle.

Section 1 – Loss

Total loss of insured vehicle – Lease payout figure

We decide Your Vehicle is a Total Loss. The lease payout figure is \$30,000, which is greater than the Market Value. The damaged Vehicle is worth \$3,000. Your Excess is \$1,000. You are registered for GST.

We pay You \$26,272.73 (\$30,000 - \$2,727.27 ITC - \$1,000).

We retain the Vehicle.

Section 1 – Loss

New replacement vehicle

We decide that Your Vehicle, a sedan, is a Total Loss. Your Vehicle was only 2 months old. The cost to Us of a new replacement vehicle is \$50,000, and this cost is also available to or actionable by You. There is an Excess of \$1,000 and You can get registration and compulsory third party insurance refund of \$250. New registration and compulsory third party insurance will cost \$850. You are registered for GST.

We pay to replace the Vehicle \$50,850 (\$50,000 + \$850)

You pay Us \$1,250 (\$1,000 + \$250)

Section 2 – Third Party Liability – Property Damage

Damage to third party property

We or a court decide You are liable to pay repair costs of \$5,000 for damage to a third party vehicle. We have paid \$1,500 to Our lawyers to defend the claim on Your behalf. Your Excess is \$1,000.

We will pay the third party \$5,000.

We will pay Our lawyers \$1,500.

You must pay Us \$1,000 Excess.

Choice of Repairer and Parts Policy

Choice of Repairer Policy

In the event of a claim for Loss to Your Vehicle which may become the subject of a claim under the Policy, where We elect to repair Your Vehicle:

- You can suggest a repairer, or We can suggest one for You. If We do not accept Your choice of repairer, We must cooperate with each other to select another repairer that We both agree on, that has the qualifications to undertake the required repairs.
- In repairing Your Vehicle, We may arrange for a part of the repair to be carried out by a specialist service provider, for example windscreen repairs.
- We guarantee workmanship of the repairs authorised by Us. This guarantee is for the life of the Vehicle and is in addition to Your statutory rights against the repairer and warranties that You have from the repairer directly. Wear and tear is not covered by this guarantee. We will arrange for repairs authorised by Us to be rectified at no cost to You if We agree that the repairs are defective. Before We can arrange for any defective repairs to be rectified, You must give Us the opportunity to inspect the Vehicle at a reasonable time and place We choose.

Parts Policy

When Your Vehicle is repaired, the repairer may use reusable parts or parts that are not manufactured by a supplier to the Vehicle's original manufacturer which:

- are consistent with the age and condition of the Vehicle;
- do not affect the safety or the structural integrity of the Vehicle;
- comply with the Vehicle manufacturer's specifications and applicable Australian Design Rules;
- do not adversely affect the post repair appearance of the Vehicle; and
- do not void or affect the warranty provided by the Vehicle manufacturer.

Updating our Product Disclosure Statement

Information in this PDS may need to be updated from time to time where required and permitted by law. You can obtain a paper copy of any updated information without charge by calling Us on the contact details provided in this document. If the update is to correct a misleading or deceptive statement or an omission that is materially adverse from the point of view of a reasonable person deciding whether to acquire the Policy, We will provide You with a new PDS or a Supplementary PDS.

CONTACT DETAILS

ENQUIRIES 13 24 81
CLAIMS 13 24 80

MAILING ADDRESS
GPO BOX 9902 IN YOUR CAPITAL CITY

[CGU.COM.AU](https://www.cgu.com.au)

SYDNEY GPO Box 244 Sydney NSW 2001	MELBOURNE 181 William St Melbourne VIC 3000	BRISBANE 189 Grey St South Bank QLD 4101	PERTH 46 Colin St West Perth WA 6005	ADELAIDE 80 Flinders St Adelaide SA 5000
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Insurer
Insurance Australia Limited
ABN 11 000 016 722 AFSL 227681
trading as CGU Insurance