



Qikio Car Insurance

Product Disclosure Statement

Preparation Date: 1 July 2023

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Welcome.

We are glad you are here!



Welcome

1. Important Information

ABOUT YOUR PRODUCT DISCLOSURE STATEMENT

The Product Disclosure Statement is an important document

This Product Disclosure Statement (PDS) is an important document which provides essential information about Qikio Car Insurance. You should read it carefully before purchasing. The PDS will help You to determine whether this product meets Your needs.

If You purchase Qikio Car Insurance, this PDS along with Your Policy Schedule forms Your contract of insurance with Us. The PDS and Policy Schedule are important documents. You should ensure You have ready access to them, as well as any other information We may provide You in the future.

Updates to the Product Disclosure Statement

At the time this PDS was prepared, the information in it was up to date. However, We may update some of the information in this PDS that is not materially adverse to You without notifying You. If necessary, We will issue a supplementary or amended PDS by Electronic Communication.



You can access an electronic copy of the current PDS and any updated information by visiting qikio.com.au/car.

YOUR POLICY INFORMATION

Your policy

Your policy is made up of:

- this PDS;
- Your current Policy Schedule, which shows the specific information and details relevant to Your policy; and
- any Supplementary Product Disclosure Statement (SPDS) which may apply.

We will issue an updated Policy Schedule to You whenever You let Us know about:

- a change to any of the information or details shown on the Policy Schedule; or
- something which means We need to amend Your policy or any of the terms which apply to it.

Our agreement with You

When You take out a Qikio Car Insurance policy, We agree to provide insurance to You and any other Driver of the Insured Vehicle for Accidents resulting in loss due to:

- damage to the Insured Vehicle;
- theft of the Insured Vehicle; and/or
- legal liability for loss or damage to other people's property.

The insurance We provide is subject to:

- the information You have provided and the selections You have made, as shown on Your Policy Schedule;
- the terms, conditions, limits and exclusions outlined in Your policy;
- the premium We require for Your policy being paid up to date; and
- the Accident resulting in loss happening in Australia during the Period of Insurance.

The meaning of certain words within Your policy

Certain words have a specific meaning when used in Your policy. The beginnings of each of these words are capitalised to indicate their use throughout Your policy. The specific meaning for each of these words is included under the 'Definitions' section of this PDS.

Electronic Communication

Qikio Car Insurance is a paperless insurance product, meaning We will provide all documentation relevant to Your policy by Electronic Communication. This includes all related disclosures, notifications, communications, and policy documents (including renewal, endorsement and cancellation notices).

By purchasing Qikio Car Insurance, You agree to accept all associated documentation and information by Electronic Communication. Whenever We send You Electronic Communication, We will consider it received by You 24 hours after it was transmitted by Us.

You should advise Us as soon as possible of any change to Your email address or mobile telephone number, to ensure You receive all documentation relevant to Your policy. You can call Us on **1300 459 346** or email Us at **customerservice@qikio-car.com.au** and We will update Your information.

If You do not receive any Electronic Communication from Us because You failed to advise Us of a change to Your contact information prior to the time We sent You the Electronic Communication, We will not be liable in any way for any direct or indirect detriment You experience as a result.

SUMMARY OF PRODUCT FEATURES AND BENEFITS

The following table sets out the Comprehensive Cover, Additional Benefits and Optional Benefits offered under Qikio Car Insurance. This table is only a summary of the cover available.

You should read each section of this PDS and Your Policy Schedule for a full description of the cover Your policy provides.

Comprehensive Cover: Accidental Loss or Damage		Amount
Cover for Accidental loss or damage to the Insured Vehicle	Agreed Value	

Comprehensive Cover: Legal Liability		Amount
Cover for damage to other people's property	\$20,000,000	

Additional Benefits	Amount
Accessories and alterations	\$20,000
Baby capsules and child seats	\$600
Driving instruction cover	Included
Emergency repairs	\$500
Emergency trip continuation	\$600
Insurance continuity for new car replacements	Included
Keys, locks and barrels	\$1,000
Legal costs	Included
New car replacement	Included (up to 24 months)
Personal items	\$700
Re-delivery costs	Included
Rental Car following theft	\$60 per day (up to 21 days)
Towing and storage	Included
Trailer, boat and caravan cover	\$1,000
Travel expenses	\$500

Optional Benefits	Amount
Excess-free glass cover	Excess waived
Rental Car following Accidental damage	\$60 per day (up to 21 days)

ABOUT QIKIO

Qikio Pty Ltd (ABN 84 648 643 369) (Qikio) arranges for the issue of this insurance product. Qikio is an Authorised Representative (AR Number 001296984) of Australian Insurance Company Pty Ltd (ABN 65 002 941 513, AFS Licence No. 238384) (AIC). AIC is authorised by Adica to arrange for the issue of this product, and AIC sub-authorises Qikio to arrange for this issuance. Qikio, via AIC, authorises Adica to use the Qikio branding on this product.

Adica pay a commission to AIC from the premium for arranging the policy, who in turn pay a commission to their Authorised Representatives, including but not limited to Qikio. For more information on Qikio, including its relationship with AIC, please review Qikio's Financial Services Guide (FSG), which can be found at qikio.com/car/ftsg.

The contact details of Qikio are:



Head Office:

1/110 Brisbane Road, Mooloolaba, QLD 4557

Postal Address:

P.O Box 193, Coolum Beach, QLD 4573

Phone: 1300 459 346

Email: help@qikio.com

PRIVACY

As part of Your dealings with Us, We collect personal information (including sensitive information such as health information) about You (your information). Wherever possible We will collect Your Information directly from You. However, there may be occasions when We collect Your Information from someone else.

We may also request You to provide Us with personal information about someone else, such as a Driver. Before providing Us with such information, You must tell that person that You will be providing personal information about them to Us and that their information will be handled in accordance with Our privacy policy ('Privacy Policy'). You must also provide them with a copy of the Privacy Policy (or refer them to where they can obtain a copy of it). If You provide Us with personal information of another person, You warrant that You have that person's consent to do so.

We value Your privacy and will only use Your Information for the purposes for which it was collected, the purposes set out in Our Privacy Policy, other related purposes notified to You, 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 Our products or services.

We may share Your Information, for the purposes for which it was collected, with Our related entities and third parties who provide services to Us or on Our behalf, or with other entities. Some of these entities may be located outside of Australia, in countries such as Japan.

If You believe We may have compromised Your privacy or breached the Privacy Act 1988 (Cth) or its Privacy Principles, You can contact Us using the details below. Once You notify Us of Your complaint, We will investigate and provide You with a determination in accordance with Our Privacy Policy. If You disagree with Our determination, You can contact Us to discuss Your concerns or You may choose to refer Your complaint to the Office of the Australian Information Commissioner by visiting oaic.gov.au.

For more details on how We collect, store, use and disclose Your Information, please read the Privacy Policy located at qikio.com.au/car or contact Us at customerservice@qikio-car.com.au or on **1300 459 346** to ask Us to send You an electronic copy of the Privacy Policy. We encourage You to obtain a copy of the 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 Your Information being collected, held, used and disclosed as set out in the Privacy Policy.

The Privacy Policy also contains information about how You can access and seek correction of Your Information, make a complaint about a breach of privacy laws, and how We will deal with such a complaint.

DUTY NOT TO MAKE A MISREPRESENTATION

This policy is a consumer insurance contract.

This means You have a duty under the Insurance Contracts Act 1984 (Cth) to take reasonable care not to make a misrepresentation to Us ('duty').

Your duty applies before You enter into the policy, and also before You renew, extend, vary or reinstate the policy.

Before You do any of these things, We may ask You questions and use the answers in deciding whether to insure You, and anyone else under the policy, and on what terms. To ensure You meet Your duty, Your answers to Our questions must be honest and correct.

If You fail to comply with Your duty, We may be able to reduce or deny any claim that You make or cancel Your policy, or both.

If Your failure is fraudulent, We may be able to refuse to pay Your claim and treat Your policy as never having existed.

GENERAL INSURANCE CODE OF PRACTICE

We proudly subscribe to, support and comply with the General Insurance Code of Practice ('Code').

The Code has been developed to exceed the standards set out in regulation and to reflect changing community expectations and attitudes towards insurance. It has been designed to create:

- an informed relationship between insurers and customers;
- public confidence in the general insurance industry;
- rapid resolution of complaints and disputes; and
- even higher standards of customer service.

A copy of the Code can be obtained from the Insurance Council of Australia (ICA) or by visiting codeofpractice.com.au. The Code Governance Committee is an independent body which monitors and enforces the Code and has powers to impose sanctions on Code subscribers for non-compliance.

COMPLAINT RESOLUTION PROCESS

We're committed to providing You with the highest standard of service. However, if You have any concern about Your policy, Our products, services or representatives, Our Customer Resolution Team will work with You to resolve any issue You might have.

You can raise a concern or make a complaint about any aspect of Your relationship with Us by calling **1300 459 346** between Monday and Friday from 8:30am to 5:00pm AEST or by emailing resolutionteam@qikio-car.com.au.

We will acknowledge Your complaint and We will:

- aim to resolve it efficiently, fairly and directly;
- ensure that it is handled by a person with appropriate knowledge and experience; and
- keep You notified about the progress of Your complaint at least every 10 business days (if necessary).

If We are unable to resolve Your complaint within 30 calendar days of receiving it, or if You are unhappy with Our decision, You may choose to refer Your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an independent, external dispute resolution scheme and there is no charge for this service.

How to contact AFCA

AFCA can be contacted by:

Online: afca.org.au/make-a-complaint

Email: info@afca.org.au

Phone: **1800 931 678** (free call)

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

Are complaint resolution decisions binding?

We will stand by any decision made as part of Our complaints process in an attempt to satisfy Your concern.

However, You do not have to accept any decision made by Us or AFCA and alternatively may wish to seek Your own advice elsewhere.

FINANCIAL CLAIMS SCHEME

This policy may be a 'protected policy' for the purposes of the Federal Government's Financial Claims Scheme (FCS). The FCS is administered by the Australian Prudential Regulation Authority (APRA). We are licensed and authorised to provide general insurance by APRA. In the unlikely event of an insurer authorised by APRA, such as Us becoming insolvent, the Federal Treasurer may make a declaration that the FCS applies to that insurer. If the FCS applies, as a policyholder, You may be entitled to have valid claims paid under the FCS. Access to the FCS is subject to eligibility criteria.

Information about the scheme can be obtained from the FCS website at fcs.gov.au.

2. Definitions

Certain words have a specific meaning when used in this policy.

These words are outlined below along with their specific meaning.

Accessories and Alterations means any change, other than a Performance Modification, which is made to the Insured Vehicle or its features, including:

- Standard Equipment; and
- any additional items which are continuously fixed to the Insured Vehicle; and
- any other change which differs from the manufacturer's original specifications and equipment.

Accident or Accidental means a mishap involving the Insured Vehicle, which arose from a single event and was not intended or expected by You or any Driver of the Insured Vehicle.

Agreed Value means the amount which We agree to insure the Insured Vehicle for throughout the Period of Insurance, as shown on Your Policy Schedule. This is the maximum amount We will pay to cover the Insured Vehicle, including any Accessories and Alterations, if it becomes a Total Loss.

Business Use means the vehicle is either registered as a business vehicle or used for income-earning purposes, but is not a Goods Carrying Use or Courier Use vehicle.

Courier Use means use of a vehicle for regular business or income-earning purposes including the collection or delivery of goods upon no fixed route, provided the vehicle has a carrying capacity of two tonnes or less.

Defensive Driving Course means a paid professional driving education and training course that:

- is solely teaching defensive driving skills and is advertised as such; and
- is conducted under full-time, direct professional instruction and supervision; and
- is offered for sale to members of the public on a continuing basis; and
- does not involve any form of track day, racing school or timed events.

Driver means any person who is driving or in control of the Insured Vehicle with Your express or implied permission.

Electronic Communication means a communication of information in the form of data, text or images by means of guided and/or unguided electromagnetic energy (including via email, hyperlink, and SMS).

Excess(es) means the amount(s) You must pay or contribute towards the cost of any claim under Your policy.

Goods Carrying Use means use of a vehicle for regular business or income-earning purposes including:

- the collection or delivery of goods upon a fixed route, if the vehicle has a carrying capacity of two tonnes or less; or
- the collection or delivery of goods upon any route, fixed or otherwise, if the vehicle has a carrying capacity of over two tonnes.

Insured Vehicle means the registered vehicle described on Your Policy Schedule including:

- Standard Equipment; and
- any other Accessories or Alteration to the vehicle, as provided for under '*Additional benefits – Accessories and Alterations*'.

Performance Modification means any change or addition other than Standard Equipment which enhances or impacts the performance of the Insured Vehicle for either off-road or on-road driving, by alteration to one or more of the vehicle's:

- engine (including upgrade to the engine control unit, fuel injectors or any other change which may alter the power produced by the engine);
- suspension (including but not limited to lift kits, GVM upgrades and airbag suspension kits);
- exhaust system;
- air filters;
- standard wheels or tyres by an increase of more than 1 inch in diameter or width;
- wheelbase or chassis; or
- exterior body.

Period of Insurance means the current period for which We have agreed to provide You with cover as set out in Your Policy Schedule.

Policy Schedule means the current Policy Schedule and/or renewal notice We have given You that shows the Period of Insurance and particular details of Your policy.

Private Use means the vehicle is used solely for private, domestic and pleasure purposes, including travel to and from work, but excluding Business Use, Courier Use and Goods Carrying Use.

Rental Car means a hired vehicle that has been arranged or pre-approved by Us, which You are using temporarily following a claim We have accepted under this policy for Accidental loss or damage to the Insured Vehicle.

Recoverable Claim means a claim where:

- the Accident was caused by another person;
- You or the Driver of the Insured Vehicle did not contribute to the cause of the Accident; and
- You can provide Us with the full names, residential addresses, and vehicle registration numbers of all persons involved in the Accident.

Rideshare Use means the vehicle is used to provide passengers with trips or journeys for a fee, so long as it is legal to do so and the vehicle was registered as available on a rideshare app for a maximum of 35 hours in total during the 7 days prior to an Accident.

Rideshare Use is excluded unless You have told Us, We have agreed to provide this cover and You have paid the additional premium. Where cover for Rideshare Use is included, it will be shown on Your Policy Schedule.

Rideshare Use does not include the use of any:

- taxi,
- hire car, or
- vehicle used for the delivery of goods, which has been arranged through a ridesharing platform or application.

Standard Equipment means:

- the standard tools, options and accessories supplied by the manufacturer of the Insured Vehicle, provided they are in the vehicle or attached to it; and
- a tray, tub, canopy or other body component fitted to an Insured Vehicle, provided:
 - a. the vehicle was originally sold by the manufacturer as a 'cab chassis' body type; and

- b. the tray, tub, canopy or other body component is consistent with the manufacturer's standard range or specifications for that vehicle.

Substitute Vehicle means a vehicle which is not insured elsewhere and which You are using temporarily because the Insured Vehicle is:

- being repaired (and We have agreed to accept Your claim for this repair under this policy); or
- being serviced; or
- not drivable because of a mechanical breakdown.

This does not include:

- a Rental Car or any other vehicle hired through a rental or car sharing agency; or
- any vehicle You are not legally permitted to use; or
- any vehicle registered in Your name.

Supervised Driving Practice means any driving practice undertaken in the Insured Vehicle by a learner Driver before they obtain a probationary licence, provided that:

- the learner Driver holds a valid and current learner permit in their state or territory of residence; and
- the learner Driver meets all criteria and complies with all restrictions applicable to learner drivers in the location where they are driving the Insured Vehicle; and
- the learner Driver is accompanied by a fully licensed driver who is:
 - a. nominated as a Driver on Your policy, and
 - b. at all times seated in the front passenger seat of the Insured Vehicle as the instructing driver; and
- the Insured Vehicle is not used by You or any other Driver for the purpose of driving instruction as a Business Use.

Total Loss means the Insured Vehicle has been stolen and not found within 14 days after the theft has been reported to Us, or it would not be safe, economical or practical to repair the Insured Vehicle having regard to the following:

- the Agreed Value of the Insured Vehicle;
- the market value of the Insured Vehicle;
- the salvage value of the Insured Vehicle;
- the cost of repair; and
- the 'Damage Assessment Criteria for the Classification of Statutory Write-Offs' developed by the National Motor Vehicle Theft Reduction Council.

We, Us, Our, and Adica means Aioi Nissay Dowa Insurance Company Australia Pty Ltd ABN 11 132 524 282 AFSL Number 443540.

You or Your means the person(s) named as the insured on the Policy Schedule.

3. What We Cover

Qikio Car Insurance provides cover for Accidental loss or damage to the Insured Vehicle, legal liability cover for loss or damage to other people's property, and various additional benefits which add further protection if an Accident occurs. The following sections outline what is covered, and any limits which apply.

A. COMPREHENSIVE COVER: ACCIDENTAL LOSS OR DAMAGE

Cover for Accidental loss or damage to the Insured Vehicle

We will cover loss or damage to the Insured Vehicle which results directly from an Accident. This includes collisions, theft or attempted theft, malicious damage, fire, storms and natural events, and any other type of Accident.

We will:

- arrange and pay for the repair of the Insured Vehicle;
- pay You the fair and reasonable cost of repairing the Insured Vehicle; or
- declare the Insured Vehicle a Total Loss, and either:
 - a. pay You the Agreed Value; or
 - b. replace the Insured Vehicle as described under 'Additional Benefits – New car replacement'.

The maximum amount We will pay – Agreed Value

Qikio Car Insurance provides Agreed Value cover, which is the specified amount which the Insured Vehicle is covered for during the Period of Insurance. The Agreed Value will be shown on Your Policy Schedule, and this is the maximum amount We will pay for Accidental loss or damage to the Insured Vehicle including any Accessories and Alterations.

B. COMPREHENSIVE COVER: LEGAL LIABILITY

Cover for loss or damage to other people's property

We will cover Your legal liability to pay compensation for loss or damage to

someone else's property caused by an Accident involving:

- the Insured Vehicle;
- a Substitute Vehicle; and/or
- a boat, caravan or trailer when attached to, or Accidentally detached from, the Insured Vehicle or a Substitute Vehicle.

According to the same terms noted above in relation to Your legal liability to compensate loss or damage to someone else's property, We will also cover the legal liability of:

- any Driver of the Insured Vehicle or a Substitute Vehicle, provided that person was not covered by another insurance contract at the time of the Accident;
- passengers who are in, or getting into or out of the Insured Vehicle or a Substitute Vehicle, with Your permission; and
- Your employer, principal or business partner arising out of Your use of the Insured Vehicle or a Substitute Vehicle.

We will not cover legal liability:

- if the loss or damage occurs to property You own or for which You are responsible (including any items being transported by the Insured Vehicle, or any boat, trailer or caravan being towed by the Insured Vehicle at the time of the Accident);
- if the Insured Vehicle or a Substitute Vehicle was being used without Your permission at the time of the Accident;
- if an Accident involving a Substitute Vehicle occurs more than 14 days after the Insured Vehicle first became unavailable for use;
- if an Accident involving a Substitute Vehicle occurs while the Insured Vehicle is available for use;
- if the liability is insurable under a statutory or compulsory insurance or compensation scheme or another policy covering such liability; or
- if You agree to accept liability without Our express written consent, and where such liability would not have existed without Your agreement.

The maximum amount We will pay

The maximum amount We will pay for legal liability arising out of any one Accident or series of directly related Accidents is \$20 million.

C. ADDITIONAL BENEFITS

Accessories and Alterations

We will cover all Accessories and Alterations to the Insured Vehicle for loss or damage resulting directly from an Accident, up to the lesser of:

- a maximum amount of \$20,000 per claim for all Accessories and Alterations; or
- the Agreed Value, inclusive of all Accessories and Alterations and any other loss or damage to the Insured Vehicle.

Cover for trays, tubs, canopies or other body components fitted to 'cab chassis' vehicles as Standard Equipment will not be subject to or included under the sub-limit of \$20,000.

Baby capsules and child seats

If We agree to pay a claim for loss or damage to the Insured Vehicle following an Accident, and the Accident results in baby capsules or child seats in the Insured Vehicle being damaged or stolen (and not recovered), We will pay for replacement baby capsules or child seats up to a maximum of \$600 per claim.

Driving instruction cover

Learner Drivers

We will provide cover while a learner Driver is driving or in control of the Insured Vehicle for the purpose of Supervised Driving Practice.

If an Accident resulting in loss or damage occurs during Supervised Driving Practice, We will apply any Excesses that would normally apply to the fully licensed Driver who was supervising the learner Driver.

Defensive driving courses

We will provide cover while You are using the Insured Vehicle in a Defensive Driving Course.

Emergency repairs

If You arrange for the Insured Vehicle to undergo emergency repairs which:

- arose as the result of an Accident; and
- are required so that the Insured Vehicle can be driven safely following that Accident,

We will reimburse You up to \$500 per claim for the emergency repairs, provided You supply Us with the relevant receipt(s) or invoice(s). The emergency repairs do not require our prior approval.

Emergency trip continuation

If, as a result of an Accident which occurs more than 100 kilometres from Your home, the Insured Vehicle cannot be driven because it is stolen or would not be safe to use due to Accidental damage, We will reimburse:

- expenses You and/or anyone travelling in the Insured Vehicle incur to either return home or continue travelling to the intended destination;
- the cost of travelling to collect the Insured Vehicle after it has been recovered or repaired; and
- up to \$200 per day for the cost of accommodation You and/or anyone else who was travelling in the Insured Vehicle requires as a result of the Accident, provided it is first arranged after the Accident.

The maximum amount We will reimburse for all emergency trip continuation expenses in relation to any one claim is \$600. You must provide Us with receipts for any travel and accommodation expenses being claimed.

We will only pay a claim for emergency trip continuation if We approve a claim for loss or damage to the Insured Vehicle resulting from the same Accident.

Insurance continuity for new car replacements

If the Insured Vehicle becomes a Total Loss as the result of a Recoverable Claim, and We provide You with a replacement car under '*Additional Benefits – New car replacement*', We will maintain Your policy in order to provide cover for the replacement car.

We will issue You with an updated Policy Schedule showing the replacement car as the new Insured Vehicle which We will cover for the remainder of the Period of Insurance. Other than any premium You still needed to pay Us for the Period of Insurance prior to the original Insured Vehicle becoming a Total Loss, You will not have to pay Us anything further to maintain Your policy until the end of the Period of Insurance unless something else changes which requires additional premium.

Keys, locks and barrels

If a key which unlocks the Insured Vehicle is stolen or copied without Your permission, and You have reported this incident to the police, We will pay up to \$1,000 per claim for replacement and/or recoding of the Insured Vehicle's keys, locks and barrels.

Legal costs

If legal costs are incurred in relation to any claim We have agreed to defend on Your behalf, We will pay for those costs provided We have approved them in advance.

New car replacement

If the Insured Vehicle is in an Accident within 24 months of its first registration date, and:

- We declare the Insured Vehicle a Total Loss as a result of that Accident; and
- You purchased Your policy with Us within 12 months of the Insured Vehicle's first registration date,

You will be eligible for a new vehicle of the same make, model and series (including all on-road costs), if such a vehicle is available in Australia.

If We provide You with a new car replacement, We will:

- keep any refunded amount for the unexpired period of registration and Compulsory Third Party insurance for the Insured Vehicle; and
- obtain the consent of any financier with an interest in the Insured Vehicle before We replace it.

Personal items

If an Accident results in personal items which were inside the Insured Vehicle being stolen or damaged, We will pay You the market value for those personal items up to \$700 per claim.

This benefit does not cover mobile phones, money, credit cards, cheques or jewellery.

You must provide Us with documents We reasonably require to support a claim for personal items, such as receipts, evidence of damage or a police report relating to the items.

Re-delivery costs

If We agree to pay a claim to repair the Insured Vehicle as a result of an Accident which occurs more than 100 kilometres from Your home, We will pay to transport the Insured Vehicle:

- to Your home after it has been repaired; or
- to a repairer We nominate in Your local area before it is repaired.

Rental Car following theft

If the Insured Vehicle is stolen, We will organise for one of Our preferred agencies to provide a Rental Car for You to use for up to 21 days while You remain without the use of the Insured Vehicle. If We are unable to arrange a suitable Rental Car with Our preferred agencies, We will pay up to \$60 per day for a maximum of 21 days for You to arrange a Rental Car while you remain without the use of the Insured Vehicle.

This benefit will only apply while You remain without the use of the Insured Vehicle and Your claim remains open, up to a maximum of 21 days. We will cease paying for a Rental Car if the Insured Vehicle is recovered and any damage covered by Us is repaired, or if Your claim is otherwise settled within 21 days.

Towing and storage

If the Insured Vehicle cannot be driven safely following an Accident, We will pay for the towing of the Insured Vehicle to Our nominated repairer or safe storage location, as well as any associated storage costs.

Trailer, boat and caravan cover

If an Accident results in loss, theft or damage to Your registered trailer, boat or caravan which was attached to the Insured Vehicle at the time of the Accident, We will pay You the lesser of:

- \$1,000;
- the market value of Your trailer, boat or caravan; or
- the fair and reasonable cost to repair Your trailer, boat or caravan.

Travel expenses

If, as a result of an Accident You incur travel expenses to travel:

- from the scene of the Accident (which occurred less than 100 kilometres from Your home where the Insured Vehicle cannot be safely driven);
- to and from the repairer We authorise to repair the Insured Vehicle; and/or
- to and from a Rental Car supplier,

We will reimburse up to \$500 in total per claim for the cost of all of the above travel expenses. To be eligible for this benefit You must provide Us with receipts for any travel expenses You have incurred.

D. OPTIONAL BENEFITS

The optional benefits described below can be included on Your policy at the beginning of the Period of Insurance for an additional premium.

Excess-free glass cover

If You include this optional benefit on Your policy and the windscreen, sunroof or window glass in the Insured Vehicle is damaged, We will not apply any Excess to the first glass cover claim during the Period of Insurance.

This benefit can only be used where the damage to the windscreen, sunroof or window glass is the only damage to the Insured Vehicle.

Rental Car following Accidental damage

If You include this optional benefit on Your policy and we accept a claim for Accidental damage to the Insured Vehicle, We will organise a Rental Car from one of our preferred agencies for You to use for up to 21 days:

- while the Insured Vehicle is being repaired;
- while the Insured Vehicle is awaiting repairs if it cannot be driven safely; or
- if We have declared the Insured Vehicle a Total Loss.

If We are unable to arrange a suitable Rental Car with one of Our preferred agencies, We will pay up to \$60 per day for a maximum of 21 days for a Rental Car which You may hire with Our prior approval.

This benefit will only cover use of a Rental Car for a maximum of 21 days while Your claim remains open and Your vehicle is being repaired or cannot be driven safely. We will cease paying for a Rental Car if the Insured Vehicle is repaired and available for You to drive or We otherwise settle Your claim within 21 days.



4. What We Don't Cover

A. GENERAL EXCLUSIONS

You are not covered and we will not be responsible for any claim under Your policy that is caused by, arises from or is in any way connected with:

1. any war, act of terrorism, hostilities or warlike activities, invasion, act of foreign enemy (whether war is declared or not), rebellion, civil war, revolution, insurrection, military or usurped power;
2. environmental, biological, chemical, radioactive or nuclear pollution, contamination or explosion;
3. depreciation, wear and tear, rust or corrosion;
4. mechanical, structural, electrical, or electronic breakdown or malfunction, or damage resultant from any software virus or computer chip failure;
5. damage to tyres caused by brake application, punctures, bursting, or cuts, except where damage is as a result of an Accident;
6. any loss, whether financial or otherwise, because You cannot use the Insured Vehicle, except for the cover provided under the sections '*Additional Benefits – Rental Car following theft*' or '*Optional Benefits – Rental Car following Accidental damage*';
7. any reduced value of the Insured Vehicle after the Insured Vehicle has been damaged and repaired in accordance with this policy;
8. Your failure or the failure of anyone else in the possession of the Insured Vehicle with Your permission to take all reasonable steps to safeguard the Insured Vehicle from loss at all times. This includes ensuring that:
 - the Insured Vehicle is locked when it is not in use;
 - Your keys are not left inside the Insured Vehicle when it is not in use, unattended or not secure;
 - the Insured Vehicle is parked in a safe area;
 - You do not park in areas affected by rising water levels; and
 - You secure the Insured Vehicle in the event that it breaks down, is damaged or You've been notified it has been found, after being stolen.
9. lawful seizure or taking possession of the Insured Vehicle by any person or organisation lawfully entitled to do so;
10. the lack of availability of parts or accessories from within Australia necessitating special fabrication, air freighting costs or importation not normally included in the current manufacturer's Australian price list. Where parts or accessories are not readily available Our claims cost will be limited to the current Australian price list of the nearest equivalent part;
11. costs incurred due to an unreasonable delay in You notifying Us of a claim, or of a demand upon You that may lead to a claim, fines, penalties or liquidated damages;
12. You or any other person driving the Insured Vehicle with Your permission admitting liability or entering a contract, warranty or agreement, unless such liability would have existed if You had not entered into such contract, warranty or agreement;
13. intentional or reckless loss or damage caused by You or a person acting with Your express or implied permission, for example driving into water, street racing, performing stunts such as donuts, using a mobile phone while driving or driving at excessive speeds;
14. any costs associated with repairing any existing damage the Insured Vehicle had prior to an Accident which resulted in a claim;
15. any costs associated with repairing faulty workmanship or incomplete repairs previously carried out on the Insured Vehicle prior to an Accident which resulted in a claim, except in circumstances where You are claiming under terms described under '*Additional terms and conditions – Lifetime guarantee on repairs*';
16. contamination from natural, organic or corrosive substances (for example, damage from tree sap or bird excrement);
17. the use of any incorrect type of fuel;
18. the use of contaminated fuel (except where the fuel was purchased through a licensed and authorised fuel distributor and the contamination arose from a single event);
19. asbestos, asbestos products, or any materials containing any form or quantity of asbestos; or
20. You or any other person in possession of the Insured Vehicle with Your permission continuing to drive the Insured Vehicle in a damaged state, for example, where the Insured Vehicle is overheating or has radiator damage.

B. VEHICLE EXCLUSIONS

You are not covered, and we will not be responsible for any claim under Your policy if, at the time of any Accidental loss, damage or liability which results in a claim, the Insured Vehicle (including a Rental Car or Substitute Vehicle) or trailer, boat or caravan attached to the Insured Vehicle was:

1. in an unsafe or unroadworthy condition, or was carrying passengers or a load (including towing) in excess of that recommended by the vehicle manufacturer, and this contributed to the loss or damage;
2. being hired out or used for fare or reward (including fast food delivery or driving school instruction), other than where the Insured Vehicle is:
 - being used for Rideshare Use (and We have agreed to cover this use and it is shown on Your Policy Schedule); or
 - being used under a private pooling arrangement or where such reward is only a travelling allowance paid by Your employer and the Insured Vehicle is not used for Business Use;
3. altered by Performance Modification;
4. being used or prepared for use in any form of motor sport or contest, experiments, tests, trials or demonstration purposes;
5. being used airside on an airport or airfield;
6. in the custody of a motor dealer or prospective purchaser for the purpose of sale or consignment; or
7. being used for any unlawful purpose, including the carrying of hazardous or inflammable goods in Excess of that permitted by government regulation. This exclusion does not include any loss or damage to the Insured Vehicle, where the Insured Vehicle was being used for any unlawful purpose by another person without Your knowledge or consent (implied or express).

C. DRIVER EXCLUSIONS

You are not covered and we will not be responsible for any claim under Your policy if the Insured Vehicle (including a Rental Car or Substitute Vehicle) or trailer, boat or caravan attached to the Insured Vehicle was:

1. being driven by You, or any Driver, who was not licensed to drive the Insured Vehicle, unless the Insured Vehicle was being driven without Your knowledge or consent;
2. being driven by You, or any Driver (with Your permission), after receiving advice from a medical practitioner not to drive, or whilst under the influence of prescribed medications that may impair the ability to drive; or
3. being driven by or was last under the control of You, or any other Driver with Your permission, if You or the permitted Driver:
 - was under the influence of alcohol or illicit drugs; or
 - had a presence of alcohol or drugs in Your or their breath, blood, saliva or urine as shown by analysis to be contrary to legal requirements; or
 - refused to take a test to determine the level of alcohol or drugs.



1300 459 346

Our Australian-based customer service team is here to help answer your questions.

Hours

Monday to Friday, 8:30am to 7:00pm and Saturday, 8:30am to 5:00pm AEST.

Email

customerservice@qikio-car.com.au

5. Additional Terms & Conditions

This section of the PDS explains various terms and conditions which apply to Your policy, and outlines some of Your and Our obligations. You will also find details of the Excess(es) You may have to pay in the event of a claim, as well as information about Our repair process.

PREMIUM

Paying Your premium

Your premium is the amount We require You to pay Us for Your policy. You can pay Your premium as a single amount annually, or in monthly instalments by direct debit. Your Policy Schedule shows the payment option You have chosen, the total amount You must pay Us, and the due date for Your payment(s).

Changes to Your policy information (such as moving to a new address, or adding or removing a nominated Driver), can affect how We assess the risk We are covering, which could in turn mean We adjust the premium You need to pay Us. If Your premium reduces following a change to Your policy, We will credit any refund to Your credit card or bank account for the amount owing to You. If any policy changes increase Your premium, You must pay Us the additional premium We require within 21 days of Us advising You in writing of the premium increase.

If You do not pay Your premium in full and on time, including any additional premium owing to Us, We may shorten Your Period of Insurance in line with the amount of premium You have paid.

Please refer to the '*Qikio Car Insurance Premium, Excess and Claims Guide*' for an explanation of how We calculate the premium We charge. You can access this guide on Our website at qikio.com.au/car.

Paying annually

You must pay Your premium to Us in full by the due date to be eligible for the cover available under Your policy.

Paying by monthly instalments

We collect monthly instalment premium by direct debit, and when You choose to pay on a monthly basis You are granting Us the authority to deduct monthly direct debits from Your nominated bank account. Your Policy Schedule sets out the amount You must pay each month, and the due date for each instalment.

You must ensure that the amount required for each monthly instalment is available for Us to collect from Your nominated bank account at the due date. You must also advise Us of any change to Your payment details at least seven days prior to the due date of Your next monthly instalment.

We will adhere to all applicable laws and regulations which govern the collection of Your premium. When Your policy is due to renew, We will automatically collect the monthly instalments required for your new Period of Insurance unless prior to the new Period of Insurance You provide Us with a different instruction and would like to opt out of the automatic renewal.

The monthly instalment amount We collect for the new Period of Insurance may differ from the previous monthly instalment amount, and will be in accordance with the renewal notice We send to You.

Unpaid monthly instalments

Monthly instalments must be paid by the due date. We will contact You in writing if Our attempt to direct debit Your monthly instalment is unsuccessful.

If Your monthly instalment is more than 14 days overdue, We can decline to cover any Accident that occurs after the date which Your premium is paid up to.

If Your premium payment is more than one month overdue, We can cancel Your policy without notifying You. In this case, if there was a financier noted on Your policy, We may advise the financier that the vehicle is no longer insured by Us.

CANCELLATION

21-day cooling-off period

A cooling-off period of 21 days applies to this policy from the beginning of the Period of Insurance. If You advise Us that You wish to cancel Your policy within the cooling-off period, We will cancel Your policy and provide You with a full refund provided You have not made a claim during the cooling-off period.

Cancellation at other times

Cancellation by You

You can advise Us that You wish to cancel Your policy at any time after the cooling-off period. We will refund any premium You have paid for the portion of the Period of Insurance which is cancelled, after We deduct a \$40 processing charge for Our administrative duties.

However, We will not:

- backdate the cancellation of Your policy to a date prior to the time that You contact Us to request the cancellation, unless You can provide evidence that the Insured Vehicle would not have been eligible for cover under the policy during the entire period You are seeking to cancel; or
- refund You any premium if We have paid a Total Loss claim or replaced the Insured Vehicle during the same Period of Insurance.

Cancellation by Us

We will only cancel Your policy if We are permitted by law to do so. We may cancel Your policy if We determine that You or the Insured Vehicle do not meet the terms and conditions of the policy, if You make a fraudulent claim, or if We discover You made a misrepresentation when you applied for, updated or renewed Your policy.

If We cancel Your policy, We will notify you within 14 days after cancellation by us and We will refund any premium You have paid for the portion of the Period of Insurance which is cancelled, after We deduct a \$40 processing charge for Our administrative duties.

However, We will not refund You any premium If We have paid a Total Loss claim or replaced the Insured Vehicle during the same Period of Insurance.

VARIATIONS TO YOUR POLICY

Changes to Your circumstances

You must tell Us as soon as possible if any of the following things happen during the Period of Insurance:

- the registered owner of the Insured Vehicle changes;
- there is a change in the address where the Insured Vehicle is usually garaged or kept;
- there is a change in the regular Driver(s) of the Insured Vehicle;
- there is a change related to how or if the Insured Vehicle is financed;
- Your contact details change;
- You replace the Insured Vehicle with a different vehicle You wish to cover under Your policy;
- the Insured Vehicle is fitted with any Performance Modification;
- You wish to increase the Agreed Value of the Insured Vehicle due to the addition of Accessories or Alterations;
- the Insured Vehicle is damaged or its general condition changes;
- Your use of the Insured Vehicle changes from what is in Your policy information (for example, from Private Use to Business Use, or You start using the Insured Vehicle for Rideshare Use);
- Your drivers licence or permit, or that of any intended Driver of the Insured Vehicle, is or has been suspended, cancelled, restricted or endorsed;
- You or any intended Driver of the Insured Vehicle are convicted of a criminal activity, or issued with a fine or penalty in relation to a criminal activity; or
- any other information on Your Policy Schedule is no longer accurate.

What We may do if Your circumstances change

When We become aware that Your circumstances have changed, We will update Your policy information as required to ensure it is accurate. We may also alter the terms and conditions of Your policy, and/or adjust Your premium (which could result in either an additional premium payable by You, or a reduction in Your premium).

In some cases, a change in Your circumstances may mean We can no longer insure You and We will cancel Your policy. If You do not advise Us of certain changes in Your circumstances as soon as it would be reasonable to do so, and the change would have had a bearing on whether We continued to insure You or on what terms, We may be permitted to decline or reduce to the amount payable for a claim under Your policy, or We may be entitled to cancel Your policy.

Change of vehicle cover

If You sell, give away or otherwise dispose of the Insured Vehicle and no longer require cover for it under Your policy, We will cover any replacement vehicle You wish to insure under this policy for up to 14 days from the date You sold, gave away or otherwise disposed of the original Insured Vehicle. We will cover the replacement vehicle according to the existing terms of Your policy (other than the Agreed Value), provided:

- You advise Us of the vehicle change within 14 days of selling, giving away or disposing of the Insured Vehicle; and
- We agree to cover the replacement vehicle; and
- You pay Us any additional premium We require to cover the replacement vehicle.

The Agreed Value for the replacement vehicle will be the lesser of its purchase price or \$150,000.

RENEWING YOUR POLICY

We will contact You by Electronic Communication at least 14 days before the end of the Period of Insurance, to either provide You with a renewal offer for Your policy, or confirm that We are unable to offer You insurance after the expiry of the Period of Insurance.

If We provide You with a renewal offer, it will detail the terms of Our offer to renew Your policy, including the premium which You must

pay Us for the next Period of Insurance. The Agreed Value we offer to cover the Insured Vehicle for may change for Your next Period of Insurance. You should check this amount to ensure it meets Your needs.

It is important You review the information in the renewal offer, and advise Us immediately if anything is incorrect or there are any changes required to Your information or the details of Your Policy Schedule. If You give Us information which is not honest or complete, We may reduce or deny any claim that You make or cancel Your policy, or both.

Additional premium may be required to renew Your policy

When We provide You with a renewal offer, which sets out the terms of Our offer and the premium We advise You must pay Us to renew Your policy, this is based on the information We know about at the time We prepare Our renewal offer.

If there is a claim recorded on Your policy during the Period of Insurance, but after the time that We calculate the premium for Our renewal offer, We may revise Our premium calculation and You may need to pay Us additional premium to renew Your policy. We may also increase the premium We require for the renewal of Your policy if You advise Us of any changes to Your information or the details of Your policy after We have calculated the premium for Our renewal offer.

If You do not pay Us the additional premium We require, We may shorten the Period of Insurance for Your policy renewal in line with the amount of premium You have paid.

WHEN YOUR POLICY ENDS

Your policy will expire when any of the following occurs:

- the Period of Insurance (as shown on Your Policy Schedule) ends; or
- Your policy is cancelled by either You or Us; or
- You no longer have an insurable interest under the policy because:

a. the Insured Vehicle becomes a Total Loss (and We do not continue to provide cover for a replacement car); or

b. You no longer own the Insured Vehicle described on the Policy Schedule and do not advise us of any replacement vehicle to be covered by Your policy.

WHAT YOU MUST PAY IN THE EVENT OF A CLAIM

Premium payable following a Total Loss

If We declare the Insured Vehicle a Total Loss, You must pay Us the full premium for the Period of Insurance. This means:

- We will not refund any premium to You if You paid Your premium as a single annual amount, and Your policy ends prior to the completion of the Period of Insurance because We settle Your claim as a Total Loss claim;
- if You are paying for Your policy by monthly instalments, You must pay Us all outstanding monthly instalments for the full Period of Insurance before We will settle Your claim for a Total Loss. Alternatively, We can reduce Your claim payment by the amount of monthly premium instalments owing for the full Period of Insurance.
- if We replace your car following a Total loss and Your policy is maintained under 'Additional benefits – Insurance continuity for new car replacements', You must pay Us the full premium for the Period of Insurance as shown in Your Policy Schedule. You must pay Us all outstanding premium instalments for the Period of Insurance if You are paying by monthly instalments. We will not refund any premium if You paid Your premium as a single annual amount.

Excesses

An Excess is what You may be required to contribute towards the cost of a claim. Your policy includes different types of Excesses, and more than one Excess may be payable by You depending on the circumstances of a claim. These Excesses, and the amount which applies for each Excess, are shown on Your Policy Schedule. Each type of Excess is also described below, as well as in the 'Qikio Car Insurance Premium, Excess and Claims Guide' available on Our website at qikio.com.au/car.

Claims for less than the amount of the Excess You must pay

We will only accept a claim under your Policy if the total Excess is less than the amount You are claiming for.

Types of Excess

The various types of Excess applicable to Your policy, and the circumstances under which they are payable, are described below. The total Excess amount payable for each claim under Your policy will be the sum of all Excess types which apply to that particular claim.



Standard Excess

The standard Excess is applicable to each and every claim on Your policy, and will be payable unless the claim is a Recoverable Claim or is waived in accordance with any other terms or conditions of Your policy.

Age Excess

The age Excess is applicable to claims involving a Driver who was under 25 years of age and driving or in control of the Insured Vehicle at the time of an Accident.

Licence Excess

The licence Excess is applicable involving a Driver who, at the time of an Accident:

- was driving or in control of the Insured Vehicle; and
- was 25 years of age or older; and
- had held an Australian driver's licence for less than two years or was driving under an overseas, probationary or provisional licence.

Undisclosed Driver Excess

The undisclosed Driver Excess is applicable to claims involving a Driver who was under 25 years of age and driving or in control of the Insured Vehicle at the time of an Accident, and was not nominated as a Driver on Your Policy Schedule or renewal offer.

Circumstances when an Excess is not payable

Recoverable Claims

We will not require You to pay any Excess for a Recoverable Claim because You or the Driver of the Insured Vehicle did not contribute to the Accident, and We have an opportunity to recover what We pay for the Accident from the person who is at fault and/or their insurer.

Claims which are not subject to the age, licence and undisclosed Driver Excesses

We will not require You to pay any age Excess, licence Excess or undisclosed Driver Excess for any claims which arise due to the following types of Accidents:

- theft or attempted theft;
- loss or damage caused by an animal;
- loss or damage caused by a weather event such as flood, hail or storm;
- loss or damage caused by fire;
- malicious damage;
- loss or damage occurring while the Insured Vehicle was parked; or
- Accidents which result in damage only to the glass of the windscreen, sunroof or window(s), and do not impact any other part of the Insured Vehicle.

Excess-free glass cover

If Your policy includes the optional 'Excess-free glass cover' benefit, We will not require You to pay any Excess for the first claim You make for glass-only damage to the Insured Vehicle during the Period of Insurance.

Learner Drivers

If the Insured Vehicle is being used for Supervised Driving Practice in accordance with the benefit for 'Driving Instruction Cover – Learner Drivers', We will not require You to pay the undisclosed Driver Excess in relation to the learner Driver. However, You will be required to pay any Excesses which would normally apply to the fully licensed Driver who was supervising the learner Driver at the time of the Accident.

How We apply the Excess to Your claim

If You are required to pay an Excess, We may:

- instruct You to pay the applicable amount directly to the repairer when You collect the repaired Insured Vehicle;
- instruct You to pay the applicable amount to Us at the time We request it; or
- reduce the amount We pay You for Your claim by the total applicable Excess.

Reimbursement of an Excess

If You have paid an Excess and We subsequently become aware that an Excess

should not have been payable due to the circumstances of the claim, We will reimburse the Excess You paid.

REPAIRS

Inspection and authorised repairs

Before We can authorise any repairs to the Insured Vehicle, We will need to inspect it. We will not pay for any repairs which We have not first authorised following an inspection, other than emergency repairs up to a maximum of \$500 in accordance with the 'Emergency repairs' additional benefit.

How We choose the repairer

After We have approved Your claim, We will nominate a repairer and help to organise the repair process for You. Before We choose the repairer, We may ask two different repairers to provide Us with a quotation for the repair work, and proceed with the most thorough and reasonable option.

Lifetime guarantee on repairs

We provide You with a guarantee on the quality of all repairs We authorise for the life of the Insured Vehicle. Our lifetime guarantee only applies to repairs which We have authorised.

If You are not satisfied with the quality of any repairs We have authorised for the Insured Vehicle, You should let Us know as soon as possible. We will organise for an inspection of the repair work, and if We agree that the standard of repairs is not satisfactory We will arrange for the necessary improvements. You must not proceed with any rectification of unsatisfactory repair work without Our approval. If You do so, We will not pay for the rectification work, and it will not be covered by Our lifetime guarantee on repairs.

The parts We use for repairs

For authorised repairs We will use parts which are consistent with the age or condition of the Insured Vehicle. If We replace a windscreen, sunroof or window glass, We will use parts which comply with Australian Design Rules.

If the parts necessary to repair the Insured Vehicle are not accessible within Australia and We are unable to source them by reasonable and economical means from another location, We will pay You the amount it would have cost to repair the Insured Vehicle if the necessary parts were available. We will determine this amount by using relevant information such as quotes from available repairers.

Areas of the Insured Vehicle which are not damaged

We will only authorise repairs to areas and parts of the Insured Vehicle that are damaged in the same Accident which resulted in the claim We have approved.

We will not pay for any work required to alter the presentation of undamaged parts of the Insured Vehicle in order to create or restore a uniform appearance. For example, if We approve a claim for Accidental damage to a rear panel of the Insured Vehicle, We will only pay to repair and restore the appearance of the damaged rear panel, and any other areas of the Insured Vehicle damaged in the same Accident. We will make all reasonable effort to restore the appearance of the damaged areas in a manner consistent with the rest of the Insured Vehicle. However, We will not pay to respray or update the appearance of the rest of the Insured Vehicle, and We will not be liable for any wear and tear or natural deterioration which has resulted in a change to the appearance of any undamaged parts of the Insured Vehicle.

We also will not pay for undamaged parts of a set. For example, if only one wheel of the Insured Vehicle is damaged in an Accident, and We are unable to replace that wheel with an identical wheel, We will not pay to replace the whole set of wheels.



You have access to National Vehicle Assessors and authorised quality repairers in your community.



Your contribution to repairs

If any pre-existing damage to the Insured Vehicle (including damage from a previous Accident, wear and tear, rust or corrosion), prevents or compromises Our ability to undertake repairs for a claim We have approved, We will ask You to pay for the cost of repairing the pre-existing damage so that We can complete all authorised repairs covered by the policy.

If You choose not to pay the cost of repairing the pre-existing damage, We will not authorise any repair work. We will instead pay You the fair and reasonable cost to repair the Accidental damage that is covered under Your approved claim.



RENTAL CARS

Our standard conditions for Rental Cars

The following conditions apply to all Rental Car benefits in this policy.

1. We must organise the Rental Car or provide Our approval for You to arrange it in accordance with the terms of the applicable benefit. We will only provide You with a Rental Car or confirm Our approval for You to arrange one after You have submitted Your claim to Us and You paid all Excesses which apply.
2. If We provide Our approval for You to arrange a Rental Car, You will also need to provide Us with receipts for the costs You incur for the Rental Car in order to receive reimbursement under the terms of the applicable benefit.
3. If We directly organise a Rental Car for You, it is covered by Your policy throughout the rental period which We have authorised. If Accidental loss or damage to the Rental Car occurs during the authorised rental period, You must submit a new claim under Your policy and You must pay all applicable Excesses for that claim.
4. Your policy does not provide cover for any Rental Car which You arrange, even if We have provided Our approval for You to hire it. It is Your responsibility to determine if You require insurance for any Rental Car which You arrange, and purchase such insurance when You enter into the rental agreement.
5. We are not responsible for any additional costs associated with the Rental Car, such as the purchase of fuel, tollway usage costs, or any other charges You incur in relation to the Rental Car. It is Your responsibility to pay for any such additional costs.
6. You must also meet and ensure You continue to comply with all conditions of the rental agreement, including but not limited to driver restrictions, kilometre allowances, and vehicle return times and locations.
7. You must return the Rental Car to an authorised location under the terms of the rental agreement no more than one business day after the earliest of the date on which:
 - a) We inform You that the Insured Vehicle has either been found undamaged or has been repaired and can be driven; or
 - b) the maximum period of 21 days of Rental Car cover ends; or
 - c) We settle Your claim.
8. If You do not return the Rental Car by the required date as specified under condition (7) above, You will have to pay any additional rental costs for the Rental Car which are incurred after that date.
9. We will not pay for any Rental Car costs which are incurred due to a delay You cause in having the Insured Vehicle repaired.
10. We will not pay for any Rental Car costs if We decline Your claim or if You withdraw it.

PERSONAL ITEMS

How We pay claims for personal items

Once We accept Your claim for a stolen or damaged personal item, We will pay You the market value for the item at the date of the Accident. We will calculate the market value by reference to factors such as age, make, model and condition of the item.

The most We will pay in total for all personal items stolen or damaged as a result of any one Accident is \$700.

CLAIM RECOVERY

Our right to take recovery action

If We approve a claim under this policy, We may also undertake proceedings to recover any money We have paid from a third party who caused or contributed to the loss, damage or liability. If We undertake such proceedings, We may need to do so on Your behalf or in Your name, and You must assist Us by providing Us with any information We may reasonably require in relation to such recovery action.



If you have any questions, please call our experienced Customer Service Team on **1300 459 346** Monday to Friday, 8:30am to 7:00pm and Saturday, 8:30am to 5:00pm AEST, or email customerservice@qikio-car.com.au.

6. Making a Claim

WHAT TO DO IN THE EVENT OF A CLAIM

You should advise Us as soon as You reasonably can if:

- an Accident occurs which is likely to result in a claim; or
- the Insured Vehicle is involved in an incident which results in loss or damage to someone else's property, and another person or entity believes You or the Driver of the Insured Vehicle is responsible for that loss or damage.

There are certain things You may be able to do when an Accident occurs which could help to minimise any loss or inconvenience You suffer, and will also assist Us to handle any related claim more efficiently. The steps You should follow if You possibly can when an Accident occurs are described below.



STEP 1

Do whatever You reasonably can to safely secure the Insured Vehicle and any other items of Your property which were involved in the Accident.



STEP 2

Notify the police or other relevant authorities if necessary. You should advise the police immediately when required by law or if the Insured Vehicle has been stolen or maliciously damaged. You must keep a record of any police report You make as We will require a copy of the report to process Your claim.



STEP 3

Collect the details of all people and vehicles involved in the Accident, including any witnesses. The following details are important when lodging Your claim:

- full names and residential addresses of all persons involved;
- registration numbers of all vehicles involved;
- photos of all damaged vehicles and property (whether belonging to You or someone else).

The following information will also help Us to handle Your claim if You are able to provide it:

- insurance company details of all drivers involved;
- phone numbers of all drivers involved; and
- full names, residential addresses and phone numbers of any witnesses.



STEP 4

Contact Us on **1300 459 346**. We will assist You with advice about anything else You should do at the Accident scene, record any helpful information You are able to share, and explain Our claims process to You.

Your responsibilities when You claim on Your policy

The following conditions apply to You, and any other person claiming under or covered by Your policy.

Unless We advise You to do so, You must never:

- arrange any vehicle repairs (except for emergency repairs as covered by the 'Emergency repairs' benefit) unless We have given Our prior approval in writing;
- admit fault or liability or for an Accident or damage caused to someone else's person or property;
- offer or agree to pay for loss or damages, either in full or in part, or take any action to defend a matter in relation to a claim; or
- extend or assign Your rights under this policy to any other person or entity.
- if You do not fulfil any or all of Your responsibilities, We may reduce or refuse Your claim and/or cancel Your policy as permitted by law.

You must assist Us in handling Your claim by:

- giving Us accurate and complete information;
- providing us with relevant documents which We request, such as proof of purchase, registration papers, invoices, quotes, bank statements or phone records;
- letting Us know immediately if You receive any communication or correspondence from any other person or entity about the Insured Vehicle or claim; and
- not behaving in a way that is improper, hostile, threatening, abusive or dangerous towards Us.

We may also require You to:

- participate in interviews conducted by Us or Our representatives;
- provide evidence in court;
- advise Us of any other insurance policy which could cover or be relevant to Your claim;
- allow Us to inspect the Insured Vehicle; and/or
- take the Insured Vehicle to any place We nominate (such as a repairer), or allow Us to take the Insured Vehicle to such a place.

If You do not fulfil any or all of Your responsibilities, We may reduce or refuse Your claim and/or cancel Your policy as permitted by law.

Confirmation of Transactions

If you would like confirmation of any transaction made on your claim, please contact us on **1300 459 346**. If you would like to automatically receive transaction confirmation statements on your claim, please call us on the number listed above to tell us of your request.

HOW WE SETTLE YOUR CLAIM

If the Insured Vehicle has been stolen

If the Insured Vehicle is stolen and recovered within 14 days of the date You reported the theft to Us, We will repair the Insured Vehicle if possible. We will undertake repairs in accordance with the process described under 'How We settle Your claim – If the Insured Vehicle has been damaged'.

If the Insured Vehicle is stolen and not recovered within 14 days of the date You reported the theft to Us, or if it is recovered within 14 days but cannot be repaired, We will consider the Insured Vehicle to be a Total Loss if We approve Your claim. In this case We will follow the process described under 'How We settle Your claim – If the Insured Vehicle is a Total Loss'.

If the Insured Vehicle has been damaged

If We approve Your claim and determine that the Insured Vehicle can be repaired, We will organise the necessary repairs.

To establish if We can repair the Insured Vehicle, We will consider relevant factors such as:

- any pre-existing damage to the Insured Vehicle which will prevent or compromise the repair work;
- damage to Accessories or Alterations exceeding the maximum amount covered by this policy;
- any damage to Performance Modifications or other aspects of the Insured Vehicle which are not covered by this policy;
- whether a suitably qualified repairer is available;
- whether We can obtain the parts required to repair the Insured Vehicle.

If We have approved Your claim but We cannot repair the Insured Vehicle, We will instead pay You the fair and reasonable cost to repair Accidental damage that is covered under Your approved claim.

The fair and reasonable cost is the amount You would incur to repair the Insured Vehicle, which We will determine this amount by using relevant information such as quotes from available repairers.

If the Insured Vehicle is a Total Loss

If We approve Your claim and determine the Insured Vehicle is a Total Loss, We will give you the option to have Us provide You with a new replacement car if You qualify under the 'New car replacement' benefit. If You do not qualify for a new replacement car, or You do not wish to take up that option, We will pay You the Agreed Value shown on Your Policy Schedule.

If the Insured Vehicle is under a finance contract, We will pay the financier the lesser of the Agreed Value or the remaining amount owed to the financier under the contract. If any portion of the Agreed Value remains available after We have paid the financier, We will pay that remaining amount to You.

If We pay a claim for a Total Loss, We will keep the damaged Insured Vehicle including any Accessories and Alterations, and the proceeds of any salvage value will be Ours. We will also keep any refunded amount for the Insured Vehicle's unused registration and Compulsory Third Party (CTP) insurance.

Third party property damage claims

If the Insured Vehicle (and/or a trailer boat or caravan attached to the Insured Vehicle) is involved in an Accident which causes damage to property which belongs to someone else, We will cover the legal liability of You or the Driver to pay compensation for that damage.

GST and Input Tax Credits

If You are registered for GST, You are required to tell Us Your entitlement to any Input Tax Credits (ITC) on the premium You pay to Us. If You do not tell Us Your entitlement, or if the information You give Us is incorrect, We will not be liable for any resulting fines, penalties or charges You incur. When We calculate the amount of any payment We make for a claim, We may reduce the amount by any ITC that You are, will be or would have been entitled to receive.

For example: Where You are entitled to ITC on Your premium and have a Total Loss Accident, We agree to pay You the Agreed Value of the Insured Vehicle calculated at \$21,920. We will reduce this amount by the ITC, which is equal to 1/11th of \$21,920 (or \$1,993). Your payment is then equal to \$21,920 – \$1,993 (or \$19,927).



CLAIM PAYMENT EXAMPLES

The examples below use some imagined scenarios to demonstrate how We could calculate a claim payment under this policy. These are intended as a guide only and do not form part of the terms or conditions of Your policy. Any actual claim settlement will be calculated according to the specific circumstances of that situation.

The values and Excess amounts used in the following examples are not based on Your policy or individual circumstances, and You should refer to Your Policy Schedule for the Agreed Value and Excesses applicable to Your policy.

- Example 1: Refer to [page-26](#)
- Example 2 & 3: Refer to [page-27](#)

You can also find more information on Excesses in the 'Qikio Car Insurance Premium, Excess and Claims Guide' available on Our website at qikio.com.au/car.



Example 1

Accidental damage resulting in Total Loss and legal liability for damage to someone else’s property

You hold a Qikio Car Insurance policy for the Insured Vehicle. You have an Agreed Value of \$25,000. The standard Excess shown on Your Policy Schedule is \$1,100.

The Insured Vehicle is involved in an Accident while being driven by Your daughter who is 23 years of age and holds a full Australian driver’s licence. Your daughter is not listed as a Driver on Your policy. It is determined that Your daughter caused the Accident because she failed to stop and collided with a stationary vehicle in front of her.

The Insured Vehicle was 4 years old at the time of the Accident. Your caravan was attached to the Insured Vehicle at the time of the Accident, and was also damaged.

We determine that it would not be economical to repair the Insured Vehicle and declare it a Total Loss. You do not qualify for a new car replacement for the Insured Vehicle as the Accident did not occur within 24 months of the original date of registration.

The market value of Your caravan is \$8,500 and it has sustained damage which would cost \$2,000 to repair. This cost exceeds the maximum sum insured of \$1,000 for damage to a caravan attached to the Insured Vehicle at the time of an Accident.

The driver of the other vehicle lodges a claim with their insurer and they commence proceedings to recover the costs to repair the damage caused to their vehicle. The repair costs for their vehicle are \$10,660.

We will pay	Amount
Agreed Value for the Insured Vehicle (We will pay this to You):	\$25,000
Maximum sum insured for damage to Your caravan (We will pay this to You):	\$1,000
Repair costs for the other vehicle (We will pay this to the owner of the vehicle):	\$10,660
You must pay	Amount
Your standard Excess (as shown on Your Policy Schedule)	\$1,100
Age Excess (as shown on Your Policy Schedule)	\$700
Undisclosed Driver Excess	\$1,000
Your total Excess payable:	\$2,800

Example 2

A Total Loss claim following theft (including claims for personal items and Rental Car following theft)

The Insured Vehicle is covered by the Qikio Car Insurance policy. You have an Agreed Value of \$18,500. The standard Excess shown on Your Policy Schedule is \$1,000.

The Insured Vehicle is stolen. You report the theft to Us and the Insured Vehicle has still not been recovered after 14 days. There was sports gear worth \$500 locked inside the Insured Vehicle when it was stolen.

Because the Insured Vehicle has not been found within 14 days of You reporting the theft to Us, We declare the Insured Vehicle a Total Loss. We arranged a Rental Car for You when You reported the theft of the Insured Vehicle, and You continue to using this for 14 days until We declare the Total Loss. We also agree to pay You \$500 as the market value of the stolen sports gear.

The claim does not meet the conditions for a Recoverable Claim, so You must pay Us the standard Excess.

We will pay	Amount
Agreed Value for the Insured Vehicle (We pay this to You):	\$18,500
Rental Car costs of \$60 per day for 14 days (We pay this to the Rental Car company):	\$840
Personal items – sports gear (We pay this to You):	\$500
You must pay	Amount
Your standard Excess (as shown on Your Policy Schedule)	\$1,000
Your total Excess payable:	\$1,000

Example 3

Accidental damage to the Insured Vehicle which can be repaired

The Insured Vehicle is covered by the Qikio Car Insurance policy. Your policy does not include the optional benefit for 'Rental Car following Accidental damage'. The standard Excess shown on Your Policy Schedule is \$1,000.

The Insured Vehicle is damaged in an Accident with another vehicle and cannot be safely driven after the Accident. We arrange for the Insured Vehicle to be towed to Our nominated repairer. We determine that We can repair the Insured Vehicle.

The Accident was caused by the person driving the other vehicle, and You give Us their name, residential address and vehicle registration number. This is a Recoverable Claim so You do not have to pay any Excess.

You do not qualify for a Rental Car under the policy because You did not take out the optional benefit for 'Rental Car following Accidental damage'.

We will pay	Amount
Cost to repair the Insured Vehicle (We will pay this to the repairer):	\$6,700
Towing costs (We will pay this to the towing company):	\$480
You must pay	Amount
Your standard Excess (as shown on Your Policy Schedule)	\$0
Your total Excess payable:	\$0

CONTACT DETAILS

For information regarding Your policy:

Phone: 1300 459 346

Email: customerservice@qikio-car.com.au

Web: qikio.com.au/car

