

We've made some changes to our Car Insurance product, which are reflected in the new Product Disclosure Statement (PDS) dated 25 June 2019 included with your policy.

From time to time we will update our PDS to make sure it's clear what you're covered for and what's excluded, and we'll always let you know about changes that will impact your cover.

Here's a summary of what's changing:

Clarifications to your cover

- We've re-worded your policy to make it clearer that the optional excess free windscreen cover only applies in instances where the **front windscreen** is the only damage on your car. Excess still applies if this is not your first front windscreen claim in a policy period (page 18), or if your side or rear windows are damaged (page 36).
- Your policy does not cover your car for an event where your car is used for a **fee or reward** to carry passengers and/or as a hire, courtesy or delivery car (page 25).

How we manage a total loss claim

- When deciding whether to repair your car or pay you the reasonable cost to repair your car, we will take into account **local State or Territory legislation** on whether your car is a total loss (page 31). To make this decision, your agreed value may also be considered as the fair market value when deciding whether to repair or replace your car (see "agreed value" definition on page 44).
- If your car is declared a total loss, and we agree to pay you your sum insured minus relevant deductions, the car will become our property along with any salvage rights. At our option/discretion we may permit you to acquire or keep the car. Should we choose to do so, **the car and associated salvage rights will no longer be our property** (page 31).

Making changes to your policy

- If you need to make changes to your policy, we may vary the policy terms or **charge an additional premium** (page 22).

Complaints and disputes

- The Financial Ombudsman Service (FOS) has changed to the **Australian Financial Complaints Authority (AFCA)**. We have updated our internal complaints process to address this change. For full details on how to make a complaint please see page 40.

This is simply a summary of the key changes. You should read the PDS carefully to ensure that this insurance continues to meet your needs.

Should you have any questions about your cover, please contact us on 1300 034 888.