



Platinum Cover Insurance
Product Disclosure Statement



ABOUT US

Thank you for choosing us to help protect your valuable assets. We are committed to providing customised insurance products combined with good 'old-fashioned' service.

YOU CAN CONTACT US:

AI Insurance Holdings Pty Limited (AI Insurance)

By phone	1 300 00 33 03
By email	contactus@aiinsurance.com.au
By mail	PO BOX 661, Newcastle NSW 2300

Further information is available on our website: www.aiinsurance.com.au

ABOUT THIS DOCUMENT

This document is designed to help you make an informed decision about our insurance products. It includes all of the information you need to know as well as specific information regarding what our insurance products cover. To make things easy, we have broken-up the document into 2 parts.

Part 1	Financial Services Guide (FSG)	The FSG provides important information about our relationships and associations and is intended to assist you in deciding whether to use any of our services.
Part 2	Product Disclosure Statement (PDS)	The PDS explains the general terms and conditions of our insurance product and will assist you in understanding whether our insurance product is right for you.

PART 1 – FINANCIAL SERVICES GUIDE (FSG) 3

About us.....3

About Hollard3

Fees.....4

How we pay and are paid.....4

Compensation arrangements4

How we protect your privacy.....4

How we resolve your complaints.....5

PART 2 – PRODUCT DISCLOSURE STATEMENT (PDS) 6

About the insurer - The Hollard Insurance Company Pty Ltd.....6

About the agent - AI Insurance Holdings Pty Limited6

What you can expect from us 6

What we cover..... 7

General exclusions 10

Other things you can expect from us 10

Your cooling off period10

Our renewal policy.....10

The premiums you pay10

Premium refunds.....10

Cancelling your policy10

How we protect your privacy.....11

How we resolve your complaints11

Goods and Services Tax (GST)11

Law and Jurisdiction12

Updating our PDS.....12

What we expect from you..... 12

Understand your Duty of Disclosure.....12

Check your Certificate of Insurance immediately.....12

Tell us about any changes13

Cancelling your policy13

Ensure your premiums are always paid13

Instalment payments.....13

Making a claim..... 14

What to do in the event of a claim.....14

We may require you to14

Personal accident claims14

Fraudulent and dishonest claims.....14

Definitions 15

Our contact details..... 17

The purpose of this guide is to help you make an informed decision about whether to use the financial services we offer.

AI Insurance Holdings Pty Limited (AI Insurance) is responsible for this FSG. It provides you with information to help you to decide whether or not to use the financial services that AI Insurance provides. This FSG explains who AI Insurance represent and how AI Insurance are remunerated and provides details of how complaints will be dealt with as well as how AI Insurance can be contacted.

In this FSG references to:

- **We, our** and **us** means AI Insurance Holdings Pty Limited (ABN 78 135 243 364 Authorised Representative Number 338193).
- **Hollard** means The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473 AFSL No 241436).
- **You** and **your** means the applicant for our Platinum Cover and, if a policy is issued, the policyholder.

ABOUT US

We are an Authorised Representative (AR Number 338193) of Hollard and are authorised to deal in various general insurance products which are underwritten by Hollard. We can give you general information and general advice and can also arrange for the issue of your Platinum Cover insurance policy. We cannot provide personal advice or financial product advice.

We have not considered whether our Platinum Cover is appropriate for your personal objectives, financial situation or needs as we do not act for you. As a result, you need to consider the appropriateness of any information or general advice that we give you, having regard to your personal circumstances before buying our Platinum Cover. You need to read the PDS and other policy documents to determine if the product is right for you.

ABOUT HOLLARD

Hollard is the underwriter of our Platinum Cover insurance policy. Hollard is an Australian Financial Services Licensee and is authorised to deal in general insurance products.

FEES

We have a set of standard policy fees we charge for the cost of administration and services provided. Any policy fee that we charge will be noted on your Certificate of Insurance. We can tell you the exact fee at the time you contact us. Such fees are charged for:

- preparation and distribution of documentation;
- amendments to the policy during the policy year.

If you cancel your cover during the period of insurance, we will charge you a cancellation fee. However, we will not charge a cancellation fee if:

- you cancel the cover within the cooling off period; or
- we cancel the cover for any reason.

HOW WE PAY AND ARE PAID

As the agent, we share in any underwriting profit with Hollard. Where an insurance broker or affiliated association has referred you to us, we will pay them between 0% and 50% of the base premium. Our employees are paid an agreed salary and may also earn performance based bonuses or receive non-monetary benefits like paid attendances at business related conferences, study trips, functions or gift vouchers.

COMPENSATION ARRANGEMENTS

The Corporations Act 2001 (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. Hollard is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the Insurance Act 1973 (Cth).

HOW WE PROTECT YOUR PRIVACY

We value your privacy. Our Privacy Policy (available at www.aiinsurance.com.au or by calling us) sets out how we protect your personal information. We collect, store and use your personal information to provide you with, and inform you about, insurance and insurance-related services. To do this we may communicate your personal information to our service providers, however this will always be done only as permitted by the relevant privacy legislation. If you wish to stop receiving information about new insurance products and insurance-related services you can call us or email us at privacy@aiinsurance.com.au

Please note that telephone conversations may be recorded for evidentiary, contractual, training and quality control purposes.

HOW WE RESOLVE YOUR COMPLAINTS

If there is anything in our service delivery that you are not happy with, then please contact us and we will undertake to immediately investigate and we will attempt to resolve your complaint within 15 working days. If however you are still not satisfied that your complaint has been resolved you may address a formal complaint to the Internal Dispute Resolution Committee (IDRC) at: AI Insurance Holdings Pty Limited, PO BOX 661, Newcastle NSW 2300. Your concerns will be investigated by an officer with full authority to deal with the complaint and you will be informed of the outcome within 15 working days of us receiving your written communication.

If your concern still remains unresolved to your satisfaction we will assist you in directing your issue for further review to the Financial Ombudsman Service (FOS), an external review scheme to which we belong.

Financial Ombudsman Service (FOS)

GPO BOX 3

MELBOURNE, VIC 3000

By phone: 1 300 780 808

By fax: (03) 9613 6399

By email: To lodge a dispute online go to www.fos.org.au

OUR CONTACT DETAILS:

Should you require any additional information you may contact us:

AI Insurance Holdings Pty Limited

By phone	1 300 00 33 03
By email	contactus@aiinsurance.com.au
By mail	PO BOX 661, Newcastle NSW 2300

AUTHORISED FOR ISSUE

This FSG was prepared by AI Insurance. Hollard have approved references to them in this FSG.

PART 2 – PRODUCT DISCLOSURE STATEMENT (PDS)

The PDS was prepared on 1 November 2009 and authorised for issue by The Hollard Insurance Company Pty Ltd.

This PDS incorporates the policy wording and provides you with specific information about our Platinum Cover insurance. It is important that you read this PDS together with your Certificate of Insurance, to fully understand what you are covered for. Once you have decided to purchase our insurance product, this PDS together with the most recent Certificate of Insurance and any declarations that you have made to us, will form part of the contract between you and us.

If you have any further questions regarding this policy or you have misplaced any policy documents, please contact us immediately.

ABOUT THE INSURER - THE HOLLARD INSURANCE COMPANY PTY LTD

The insurer of this policy is The Hollard Insurance Company Pty Ltd (Hollard) (ABN 78 090 584 473 AFSL No 241436).

Hollard is authorised under the Insurance Act 1973 (Cth) to conduct insurance business in Australia. That Act establishes a system of financial supervision of general insurers in Australia. As an authorised insurer, Hollard is regulated by the Australian Prudential Regulation Authority.

Hollard is also regulated under the Corporations Act 2001 and is the holder of an Australian Financial Services Licence (AFS Licence) issued pursuant to that Act. As a holder of an AFS Licence, Hollard is also regulated by the Australian Securities and Investments Commission.

ABOUT THE AGENT - AI INSURANCE HOLDINGS PTY LIMITED

AI Insurance Holdings Pty Limited (AI Insurance) (ABN 78 135 243 364, Authorised Representative No 338193) under authority given to it as an authorised representative and agent of Hollard is empowered to enter into, alter and renew contracts of insurance, and to deal with and settle claims on Hollard's behalf.

WHAT YOU CAN EXPECT FROM US

What's included in your cover

Our Platinum Cover provides cover during the period of insurance for:

- Car hire
- Transit cover
- Personal accident
- New car replacement
- Lock and keys
- Substitute car
- Trailer and caravans

Specific details on each type of benefit including its features and limits are outlined below under "What we cover". Please also read the rest of this document including the General exclusions that apply to understand what is and is not covered under this policy.

WHAT WE COVER

Our Platinum Cover provides the following benefits during the period of insurance:

Type of benefit	The extent of cover provided under each benefit
Car Hire	<p>If your car is insured under a comprehensive car policy, and the car has been stolen or cannot be driven because of damage sustained in an accident and your claim has been accepted by your comprehensive insurer, we will assist you in hiring a car to be used for up to 14 days. The maximum amount we will pay under this benefit is \$60 per day.</p> <p>You are required to enter into a contract with a licenced car hire company and pay for it yourself. We will not pay you for any costs that we have not agreed to prior to you entering into the contract with the car hire company. Other rental conditions may apply including a daily kilometres allowance, limitations on authorised drivers, pick-up location and return of the car to a specific pick-up location. You need to make sure you adhere to these conditions as we will not be responsible for your failure to do so.</p> <p>We will not pay for:</p> <ul style="list-style-type: none"> • Any costs for damage or applicable excesses that you may be liable for under your car hire contract; • insurance, fuel, running costs or any additional costs of the hire car; • loss, damage or legal liability arising from usage of the hire car; • hire car costs incurred as a result of unreasonable delay by you or your insurer in having your car repaired or claim settled or unreasonable delay by a repairer you or your insurer choose to carry out such repairs. <p>This benefit ceases when:</p> <ul style="list-style-type: none"> • your car is ready to be returned to you after being stolen in an undamaged and roadworthy condition; or • your comprehensive car insurer has had your car repaired and is ready to be returned to you; or • we have paid the maximum benefit for car hire; or • your comprehensive car insurer has settled your claim.

Personal Accident	<p>If your car is insured under a comprehensive car policy and your claim has been accepted by your comprehensive insurer, we will pay for accidental death or serious injury only to the regular driver caused directly and solely by an accident occurring while the car is being driven by the regular driver.</p> <p>We will pay to the regular driver or their estate, the sum insured noted on your Certificate of Insurance in the event of their:</p> <ul style="list-style-type: none"> • accidental death, or • incurring one of the following serious injuries: <ul style="list-style-type: none"> – Quadriplegia; – Paraplegia; – Hemiplegia; or – total and permanent loss of two limbs. <p>Our payment is subject to the regular driver obtaining medical attention for the injury from a registered medical practitioner and undergoing any medical examination requested by us.</p> <p>The most we will pay in total for death and/or serious injuries arising from the one accident is the sum insured noted on your Certificate of Insurance.</p> <p>The following exclusions apply to your Personal Accident cover</p> <p>We will not pay any benefit to the regular driver caused directly or indirectly as a result of:</p> <ul style="list-style-type: none"> • an intentional self-inflicted bodily injury or self inflicted death; • being under the influence of any drug or intoxicating alcohol; • having a percentage of alcohol in their breath or blood in excess of the lawful blood alcohol level limit in force in the state or territory where the car was being driven; • the consumption of drugs (unless it was under the direction of a medical practitioner and not in connection with treatment for drug addiction or dependence); • engaging in any motor sports as driver. <p>We will also not pay where death, Quadriplegia, Paraplegia, Hemiplegia and the total and permanent loss of two limbs occurs later than twelve months after the date of the accident.</p>
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New Car Replacement	<p>If we insure your car under a comprehensive car policy and your claim has been accepted by us and it is declared a total loss within one year of the start date of its original registration, we will pay the additional cost required, including on road costs, to replace your car with a new car of the same or similar make, model and series.</p> <p>This benefit only applies if your car is insured by us at the time of the accident or theft. There is no benefit if the car is insured by someone else.</p>
Transit Cover	<p>If your car is insured under a comprehensive car policy with us, we will pay for loss or damage to your car occurring while it is being transported, including loading and unloading, by road, rail, ship or air between any place in Australia. We will also pay your contributions to any general average and shipping charges where maritime conditions apply. We will pay up to the Sum Insured as listed on your comprehensive Certificate of Insurance.</p>
Lock and Keys	<p>If your car is insured under a comprehensive car policy with us and your car keys are stolen then we will pay the cost of replacing the keys and/or recoding your car locks. This benefit is only payable if the theft of the keys has been reported to the police and the keys were not stolen by a family member, invitee or person who normally resides with you. We will pay up to \$1,000 for any one claim.</p>
Substitute Car	<p>If your car is insured under a comprehensive car policy with us and your claim has been accepted by us and is not drivable as a result of theft or accidental damage, we will cover you for third party property damage when you use another car, provided you have legal use of that car; it is not the subject of a hire agreement and it does not belong to you. This cover is limited to 14 days from the date your car can not be driven and does not provide cover for any damage to the substitute car. We will pay up to the Legal liability limit as listed on your comprehensive Certificate of Insurance.</p>
Trailer and Caravan Cover	<p>If your car is insured under a comprehensive car policy with us and we accept your claim for loss or damage to your car, we will also pay for loss or damage to any registered trailer or caravan attached to your car at the time of the loss or accident. We do not cover property being carried in or on the trailer or caravan. We will pay up to \$1,000 for any one claim.</p>

GENERAL EXCLUSIONS

We will not pay any benefit for any accidents that:

- occur outside Australia;
- do not occur during the period of insurance;
- are caused by military power, rebellion, revolution, an act of terrorism, war or war-like activities or any looting or rioting following these occurrences;
- are caused by any radioactivity, nuclear fuel, waste or other nuclear material, nuclear weapon, detonation or explosion or any looting or rioting following these occurrences;
- are caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these occurrences.

OTHER THINGS YOU CAN EXPECT FROM US

Your cooling off period

If you have not made a claim you may cancel your policy within 14 days of its purchase date and you will receive a full refund of any premiums paid (less any taxes or duties we cannot recover). You must call us during this time for this to be effective otherwise you will not be entitled to a full refund of premium.

Our renewal policy

Unless you are otherwise notified by us, we will automatically continue your cover on the terms contained in the renewal offer we send you. We will send this information to you at least 14 days before your insurance is due to expire. Our renewal offer will include any changes that we have made to your policy coverage. If you do not wish to renew your policy, please contact us immediately.

If you make a claim in the period between the time we made our renewal offer and the expiry of your policy, or if you tell us about changes to your policy details and we advise you they will increase your renewal premium, you will have to pay us the additional premium.

The premiums you pay

Your premium will include any relevant GST, stamp duty, fire services and state emergency services levies (where applicable) that we are required to pay on your behalf. These will be shown on your Certificate of Insurance.

Premium refunds

We do not refund via cheque. Any refund that may be payable because of policy amendments or cancellation will be made to a nominated bank account.

Cancelling your policy

Your insurance policy is a contract that lasts for the period of insurance as specified in your Certificate of Insurance. You may choose to terminate this contract early, at any time during the period of insurance, however you may be charged an early cancellation fee. If you choose

to cancel your policy you need to contact us by phone. We can cancel your cover at any time as allowed by law. If we choose to do so, you will be notified in writing.

How we protect your privacy

We value your privacy. Our Privacy Policy, available at www.aiinsurance.com.au or by calling us, sets out how we protect your personal information. We collect, store and use your personal information to provide you with, and inform you about, insurance and insurance-related services. To do this we may communicate your personal information to our service providers, however this will always be done only as permitted by the relevant privacy legislation.

Should you wish to obtain more information about our privacy policies, please contact us and ask for a copy of our Privacy Policy Statement.

Your personal information helps us to provide you with a range of leading products and services. When you provide your personal information to us you acknowledge and consent to us, our related bodies corporate and our authorised representatives (whether or not in Australia) collecting and using your personal information to contact you for market research and to advise or offer you other products or services that may be relevant and of interest to you. If you wish to stop receiving information about new insurance and insurance-related services you can call us between 9am-5pm AEST, Monday-Friday or email us at privacy@aiinsurance.com.au.

Telephone conversations may be recorded for evidentiary, contractual, training and quality control purposes. If you would like a copy of Holland's privacy policy please phone 02 9253 6600.

How we resolve your complaints

We welcome every opportunity to resolve any concerns you may have with our products or service. In the first instance, please contact one of our customer service officers. If you are not satisfied with the response received you can request that a manager address your concern.

If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution Committee at: AI Insurance Holdings Pty Limited, PO BOX 661, Newcastle NSW 2300. Your concern will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome within 15 working days of receiving your letter.

If your concern still remains unresolved to your satisfaction we will assist you in directing your issue for further review to the Financial Ombudsman Service (FOS), an external review scheme to which we belong. Refer to page 17 for Financial Ombudsman Service contact details.

Goods and Services Tax (GST)

Any claim payments made under this insurance will be based on GST inclusive costs, up to the relevant Sum Insured, market or agreed value, or maximum amount that we pay. However, if you are, or would be, entitled to claim any input tax credits for the repair or replacement of insured property or for other things we cover, we will reduce any claim under the insurance by the amount of such input tax credits.

Law and Jurisdiction

Your policy is subject to the laws and jurisdiction of the state or territory in Australia where it was issued.

Updating our PDS

We may need to update this PDS from time to time if certain changes occur, where required and permitted by law. We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes (you can get a paper copy free of charge by calling us).

WHAT WE EXPECT FROM YOU

When you buy insurance from us, you have certain responsibilities that you must comply with. We can refuse to pay a claim, reduce the amount we pay or cancel your policy, if you, or anyone covered by this policy:

- does not comply with your Duty of Disclosure
- fails to meet your responsibilities under this policy.

Understand your Duty of Disclosure

We rely on the information you provide us with, to decide whether to insure you and the terms on which we will insure you.

To comply with your Duty of Disclosure when first entering into an insurance contract with us, you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the questions we ask you. This applies to every insured person under the insurance policy.

If you fail in your Duty of Disclosure we may reduce or deny any claim you make or cancel your insurance. If you fraudulently keep information from us or deliberately make false statements we may void your contract and treat your insurance as if it never existed.

To comply with your Duty of Disclosure when you vary, renew, extend, reinstate or replace your insurance, you must tell us everything that you know, and which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you, and if so, on what terms. You do not have to tell us anything that is common knowledge, which we should know through our business, that reduces the risk of a claim or that we tell you that we do not need to know.

Check your Certificate of Insurance immediately

Please read and check your Certificate of Insurance carefully. If any information is wrong or incomplete, please contact us immediately. Keep your policy documents in a safe place for your reference purposes. If you need further copies, please let us know.

Tell us about any changes

You need to tell us immediately if any details on your Certificate of Insurance are incorrect or have changed.

Cancelling your policy

Your insurance policy is a contract that lasts for the period of insurance as specified in your Certificate of Insurance. You may choose to terminate this contract early, at any time during the period of insurance. If you choose to cancel your policy you need to contact us by phone.

We have the right to cancel your policy where permitted by law. For example, we can cancel:

- if you have failed to comply with your Duty of Disclosure; or
- where you have made a misrepresentation to us during negotiations prior to the issue of your policy; or
- where you have failed to comply with a provision of your policy, including the term in relation to payment of premium; or
- where you have made a fraudulent claim under your policy or under some other policy of insurance that provides cover during the same period of time that your policy covers you.

If you or we cancel your policy we will refund your premium (less any policy fee), but we may deduct a reasonable amount of the premium for the time on risk, reasonable administrative costs related to the acquisition and termination of your policy and any government taxes or duties we cannot recover.

Ensure your premiums are always paid

It is your responsibility to ensure your premiums are paid in full either annually or monthly. If we do not receive payment by the due date we may cancel your policy. We will not pay any claims if your premium remains unpaid for 14 days or more.

You must be authorised to make payments from the bank account or credit card details you provide to us. You must also ensure that your nominated bank account or credit card has sufficient funds when we collect payments. We will attempt to collect payment on the prescribed start date of your cover. If your policy remains unpaid we will attempt to collect payment at regular intervals determined by us. Any fees that your bank may charge you including dishonour fees are your responsibility. We may also charge you an administration fee to cover our costs relating to your failure to pay.

Instalment payments

You may be eligible to pay your premium in regular monthly instalments by way of direct debit from your bank or credit card account. The total premium we charge is higher when you pay in instalments than when you pay one annual lump sum amount. The nominated bank or credit card account must be able to accept direct debits and you must be an authorised signatory on that account.

You must ensure that you have sufficient funds in the account to meet the debits. All bank charges and dishonour fees are for your account.

You must notify us immediately if your nominated account or credit card is transferred, closed, payments stopped or if you cancel your direct debit payment plan, and supply us with alternative account details, no less than 7 business days prior to the date of your next debit. If you cancel the debit completely you will need to arrange for another way to pay us your premium to ensure that you remain covered. Please note that as an alternative, payments can only be accepted via either direct debit or another credit card.

We will keep all information regarding your nominated bank account or credit card private and confidential at all times. Please refer to our Privacy Policy located on our website (www.aiinsurance.com.au).

MAKING A CLAIM

What to do in the event of a claim

- report the incident or loss to the police where the accident or loss must be reported by law;
- call our claims team 1300 00 33 03 and report the accident as soon as possible.

We may require you to

- help us manage the claim by answering our questions and/or providing written statements to us under oath;
- provide us with a copy of your comprehensive Certificate of Insurance when you are not insured with us;
- tell us about any other policy of insurance that may be relevant to the claim;

If you fail to assist us, or do not abide by any of these terms, we may reduce or refuse to pay your claim or be entitled to recover from you any monies already paid under the claim.

Personal accident claims

You must give us notice as soon as reasonably practical of any accident that may involve serious injury to, or has resulted in the accidental death of a regular driver. We will require you to:

- obtain and follow medical advice from a qualified medical practitioner;
- provide a certificate from a qualified medical practitioner confirming the nature and extent of the injury and disability or the time, cause and place of accidental death
- undergo any medical examination requested and arranged by us.

Fraudulent and dishonest claims

If you or any person acting on your behalf submits to us a claim or any information or documentation relating to a claim, which is in any way fraudulent or dishonest, we may refuse to pay the entire claim and cancel your policy as permitted by law.

DEFINITIONS

Term	Means:
Accidental death	death as a direct result of an accident.
Accident/Incident	an unforeseen, unintended or unexpected event which happens suddenly
Car	the vehicle that is described on both your Certificate of Insurance and your comprehensive Certificate of Insurance.
Certificate of Insurance	the most recent document we have sent you which outlines the important details of your insurance including your declarations, what is covered, the premium payable and other specific terms and conditions of the policy.
Comprehensive Certificate of Insurance	the current in force document sent to you by your comprehensive insurer which outlines the important details of your comprehensive car insurance including your declarations, what is covered, the premium payable and other specific terms and conditions of the comprehensive car policy.
Comprehensive car policy	the policy of insurance which provides cover for loss of or accidental damage to your car being in force during the period of insurance of this policy.
Comprehensive insurer	the insurance company that has insured your car for loss or accidental damage under your comprehensive car policy.
Cover/ Benefit	the protection provided by the policy.
Declarations	the written or verbal information you have provided to us on which we have based our decision to insure you.
Endorsement	a special condition that applies to your policy. This will be listed on your most recent Certificate of Insurance.
Hemiplegia	the total loss and use of one half of the body through accidental injury causing permanent damage to the nervous system.
Paraplegia	the total and permanent loss and use of two limbs through accidental injury causing permanent damage to the nervous system.

DEFINITIONS

Period of insurance	the duration of your policy as indicated by the start and end date, listed on your Certificate of Insurance.
Policy	the contract of insurance that you have paid for. This includes your declarations, this PDS as well as your Certificate of Insurance.
Premium	the amount of money you pay for your insurance including government taxes such as GST, fire services levy, state emergency services levy and stamp duty. The premium will be listed on your Certificate of Insurance.
Quadriplegia	the total and permanent loss and use of all limbs through accidental injury causing permanent damage to the nervous system.
Regular driver	the person who drives the car more than anyone else and is listed as the regular driver on the Certificate of Insurance.
Serious injury	severe bodily harm as a direct result of an accident.
Sum Insured	the amount your car is insured for as listed on your current Certificate of Insurance issued by AI Insurance.
Total and permanent loss of two limbs	complete and irrecoverable loss of the use of two limbs. Limb in this context means an arm, leg, hand or foot.
Total loss	your car has been stolen and deemed to be not recoverable by a comprehensive insurer or your comprehensive insurer has decided that it is uneconomical, impractical or unsafe to repair.
We, us, our	AI Insurance acting as an Authorised Representative and agent of The Hollard Insurance Company Pty Ltd.
You, your, yourself, insured	the policyholder/s listed on the Certificate of Insurance or an authorised representative acting on their behalf. If the policy is held in more than one name, any policyholder can make changes or cancel a policy on behalf of other policyholders.

OUR CONTACT DETAILS

Should you require any additional information you may contact us:

AI Insurance Holdings Pty Limited
 PO BOX 661, Newcastle NSW 2300
 1300 00 33 03
www.aiinsurance.com.au
contactus@aiinsurance.com.au

Financial Ombudsman Service (FOS)
 GPO BOX 3
 MELBOURNE, VIC 3000
 By phone: 1300 780 808
 By fax: (03) 9613 6399
 By email: To lodge a dispute online go to www.fos.org.au





CONTACT US:

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E: contactus@aiinsurance.com.au

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AR 338193

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