



**Economy Cover**

Third Party Property Damage Insurance

Product Disclosure Statement



# ABOUT US

Thank you for choosing AI Insurance (**AI Insurance, We, Us** or **Our**) to help protect your valuable assets. We are committed to providing customised insurance products combined with good 'old-fashioned' service.

Our Economy Cover Insurance policy is underwritten and issued by Pacific International Insurance Pty Ltd (ABN 83 169 311 193 | AFSL 523921) (**Pacific**).

## YOU CAN CONTACT US:

<b>By phone</b>	1 300 003 303 Monday to Friday between 9am – 5pm AEST
<b>By email</b>	contactus@aiinsurance.com.au
<b>By mail</b>	PO Box 550, Kotara NSW 2289

Further information is available on our website: [www.aiinsurance.com.au](http://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 3 parts.

<b>Part 1</b>	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.
<b>Part 2(a)</b>	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.
<b>Part 2(b)</b>	Product Disclosure Statement (PDS) supplement	The PDS supplement contains additional information specific to the insurance product that you have selected.

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## PART I – FINANCIAL SERVICES GUIDE (FSG)

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

Pacific is responsible for this FSG. It provides you with information to help you to decide whether or not to use the financial services that Pacific provides. This FSG explains who Pacific is and provides details of how complaints will be dealt with as well as how Pacific can be contacted.

### In this FSG references to:

- **Pacific, We, our, and us** means Pacific International Insurance Pty Ltd (ABN 83 169 311 193 | AFSL 523921) of PO Box 550, Kotara, NSW 2289.

### ABOUT PACIFIC

The insurer is Pacific International Insurance Pty Ltd ABN: 83 169 311 193 | AFSL 523921, an Australian insurance company regulated by the Australian Prudential Regulation Authority.

## FEES

We have a set of standard policy fees that we charge clients 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. We will not charge a cancellation fee if:

- you are transferring cover to another Economy Cover insurance policy with us; or
- you cancel the cover within the cooling off period; or
- we cancel the cover for any reason.

In the event that payment of premium is not received as a result of insufficient funds in your nominated bank account, a resubmission fee will be levied per event.

## HOW WE PAY AND ARE PAID

When you obtain our Economy Cover Insurance product you will be charged a premium for it based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to stamp duty, GST or other government charges, taxes, fees or levies.

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. Pacific is exempt from this requirement because they are 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](http://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](mailto:privacy@aiinsurance.com.au). Please note that telephone conversations may be recorded for evidentiary, contractual, training and quality control purposes. If you would like a copy of the privacy policy of Pacific please visit [www.pacificintins.com.au](http://www.pacificintins.com.au).

## 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 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: Pacific International Insurance Pty Ltd, PO Box 550, Kotara, NSW 2289.

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 45 days of receiving your letter. If your concern still remains unresolved to your satisfaction you may refer the matter to the Australian Financial Complaints Authority (**AFCA**) subject to its terms of reference, which acts as our external dispute resolution provider. AFCA is an independent body and its service is free to you.

AFCA can be contacted on:

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

**Post:** GPO Box 3, Melbourne, Victoria 3001

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email address:** [info@afca.org.au](mailto:info@afca.org.au)

## OUR CONTACT DETAILS:

Should you require any additional information you may contact us:

<b>By phone</b>	1300 003 303 Monday to Friday between 9am – 5pm AEST
<b>By email</b>	<a href="mailto:contactus@aiinsurance.com.au">contactus@aiinsurance.com.au</a>
<b>By mail</b>	PO Box 550, Kotara NSW 2289

## PART 2A – PRODUCT DISCLOSURE STATEMENT (PDS)

This PDS was prepared on 5 October 2021 and authorised for issue by Pacific International Insurance Pty Ltd (ABN 83 169 311 193 | AFSL 523921) (**Pacific**).

This PDS (including the attached PDS supplement – Part 2b) incorporates the policy wording and provides you with specific information about our Economy Cover Insurance policy. It is important that you read both Part 2a and 2b, together with your Certificate of Insurance, to fully understand what you are covered for. Once you have decided to purchase our insurance product, then the PDS together with the most recent Certificate of Insurance and any declarations that you have made to us, all form part of the contract between you and us.

If you have any further questions regarding this policy or you have not received or you have misplaced Part 2b, please contact us immediately.

### **ABOUT THE INSURER - PACIFIC INTERNATIONAL INSURANCE PTY LTD**

This product is underwritten by the insurer, Pacific International Insurance Pty Ltd (“Pacific, “we”, “us” and “our”) ABN: 83 169 311 193. | AFSL 523921 Pacific is an Australian insurance company regulated by the Australian Prudential Regulation Authority.



## WHAT WE COVER

If you pay your premium by the agreed date and fulfil the conditions of your contract of insurance, we will provide you with insurance cover for the term of your policy as shown on your most recent Certificate of Insurance, in accordance with the terms and conditions of this Product Disclosure Statement.

Our Economy Cover Insurance policy provides cover for your legal liability to pay compensation for third party property damage arising out of the use of your car as well as associated legal costs you have to pay.

Specific cover details, benefits, features, policy limits and excesses applicable to the Economy Cover Insurance policy that you have taken out are outlined below and in Part 2b of the PDS.

## LEGAL LIABILITY COVER

Legal liability means your liability to pay for loss or damage to another person's property as a result of an accident caused by your car. We also cover any legal costs you have to pay in relation to the accident. The most we will pay, including legal costs for any one accident is the Legal Liability Limit as stated in the Certificate of Insurance. Cover will be provided subject to the specific exclusions as set out in the **'What's not included in your cover'** section, the **'General exclusions'** section listed below and also the following **legal liability cover specific exclusions**.

This cover will apply if your legal liability for loss or damage to someone else's property arises from:

- a. the use of your car; and/or
- b. a caravan or trailer towed by your car;
- c. any person who is driving, using or in charge of your car with your permission.

### What is specifically excluded from legal liability cover?

We will not be liable to pay for:

- any settlement agreed to or made without our express consent in writing;
- damage to property owned by or in the control of you or the driver, or anyone that normally lives with you or the driver;
- damage to property belonging to you, held in trust by you, or in your custody or control or being conveyed by or loaded onto or unloaded from your car;
- costs and expenses incurred after the date on which we have paid or offered to pay either the third party claim or the Legal Liability Limit.

## Legal costs

Provided you contact us before incurring these legal costs and we agree to pay, we will:

- act for, or arrange representation for the person we cover under the policy;
- attempt to resolve the claim if we consider that the person we cover under this policy is at fault for the loss or damage;
- defend the claim in a court or tribunal if we consider that the person we cover is not at fault for the loss or damage.

We will decide whether or not to defend or resolve the claim and, if we resolve the claim, how much we pay to resolve the claim. We may pay to you the Legal Liability Limit as stated on the Certificate of Insurance or any lesser amount for which the claim/s can be settled and then relinquish the conduct of any defence settlement or proceedings to you.

On making such payment to you we will have discharged all our obligations to you in terms of the legal liability cover afforded under this policy of insurance and you will have no further claim against us in respect of this cover section.

## WHAT'S NOT INCLUDED IN YOUR COVER

The following exclusions apply to the policy:

### If the car is not being used legally

You will not be covered for legal liability if at the time of the incident, the driver of the car:

- was not correctly licensed or not complying with the conditions of their licence to drive your car;
- was under the influence of any drug or intoxicating alcohol;
- had an alcohol percentage reading in excess of the lawful blood alcohol level limit in force in the state or territory where the car was being driven;
- refused to take a legal breath and/or blood test for alcohol or any drug;
- did not have your permission to drive your car;
- was a learner driver not accompanied by a licensed driver who holds the class of licence required by the learner's permit/licence;
- was using the car to carry more people than the car is registered to hold;
- was listed on your Certificate of Insurance as being excluded from cover under your policy;
- leaves the scene of an accident without a lawful excuse.

You may be covered if you were not the driver and you can satisfy us you had no reason to suspect that the driver of your car was driving or using your car illegally. If we agree to provide cover we will pursue recovery of claim costs from the person who was driving or in charge of your car.

## **If you contributed to the loss or intended the claim to happen**

You are not covered for legal liability under this policy if:

- you fail to secure your car or leave it in an unsafe position after it has been broken into, accidentally damaged or stolen and then found
- you do not go with the car when it is being test driven by a potential buyer;
- you were engaged in a wilful or reckless act while driving the car;
- your car was being used to illegally carry or store explosives, flammable or combustible substances or liquids;
- the driver of the car had been given medical advice (prior to the accident) that their driving ability would be impaired by a medical condition, procedure or treatment;
- at the time of the event your car was damaged, unsafe or un-roadworthy;
- your car was converted, altered or modified from its manufacturer's specifications and we have not agreed in writing to accept the risk of the car in such modified condition.

## **If you have not complied with the terms and conditions of this policy**

You are not covered for legal liability under this policy if:

- you have not used the car for the purpose for which you are insured (see business and private use definitions);
- the car was used for hire or to earn reward;
- you have not complied with your Duty of Disclosure;
- your car was used on any sort of racetrack or racecourse for any motor sport including racing, trials, contests, rallies, pacing, speed or any other sort of test;
- the car is being used for an illegal purpose;
- your car is being used on rails;
- your car is being used anywhere other than on terra firma

## **General exclusions**

You are not covered for legal liability:

- that occurs outside Australia;
- directly or indirectly occasioned by, happening through or in consequence of war, invasion,

acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;;

- caused by operations employing the process of nuclear fission or fusion or handling of radio-active material which operations include but are not limited to:-
  - i) the use of nuclear reactors such as atomic piles, particle, particle accelerators or generators or similar devices, or
  - ii) the use handling or transportation of radioactive materials, or
  - iii) the use handling or transportation of any weapon of war or explosive device employing nuclear fission or fusion.

This Exclusion shall not apply to insurances of occupational risks arising from radioisotopes or radium or radium compounds when used away from the place where such are made or produced and when used exclusively incidental to ordinary industrial, educational, medical or research pursuits.

- caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these occurrences.
- for payment of fines, or punitive, exemplary or aggravated damages awarded against you or the driver;
- caused by the manufacturing, mining, processing, treating, handling, installing, using, removing, transporting, selling, distributing and/or storing of asbestos, asbestos products or any product containing asbestos; however this exclusion shall not apply to any claim or part of a claim for financial loss arising out of a breach of professional duty where the originating cause is not directly relating to any asbestos exposure.
- caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear:

This Exclusion also excludes death, injury, illness, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

## OTHER THINGS YOU CAN EXPECT FROM US

### 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.

### Renewing your policy

Unless you are otherwise notified by us, we will automatically continue your annual 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. The contents of our renewal offer will take into account any amendments to policy cover throughout the year. If you do not wish to renew your policy, please contact us immediately.

You may have to pay an additional premium 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 that these changes will increase your renewal premium.

### The premium you pay

The premium you pay when you take out this insurance is based on a number of factors, including:

- the type of car; its age and value;
- what the car will be used for;
- the drivers, their driving and claims experience;
- where the car will be parked;
- your payment method;
- Government taxes and charges.

You may reduce your premium by increasing your basic excess and taking advantage of our discount structure. You will also pay less if you pay your premium in one annual lump sum amount.

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 your nominated bank or credit card account.

## 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 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: Pacific International Insurance Pty Ltd, PO Box 550, Kotara, NSW 2289.

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 45 days of receiving your letter. If your concern still remains unresolved to your satisfaction you may refer the matter to the Australian Financial Complaints Authority (**AFCA**) subject to its terms of reference, which acts as our external dispute resolution provider. AFCA is an independent body and its service is free to you.

AFCA can be contacted on:

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

**Post:** GPO Box 3, Melbourne, Victoria 3001

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email address:** [info@afca.org.au](mailto:info@afca.org.au)

## Financial claims scheme

Pacific is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Pacific are met within a stable, efficient and competitive financial system.

The protection provided under the Financial Claims Scheme legislation applies in relation to Pacific and the policy. If Pacific were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at [www.apra.gov.au](http://www.apra.gov.au) or the APRA hotline on 1300 13 10 60.

## Goods and Services Tax (GST)

All insured amounts shown in your policy are in Australian Dollars and include Goods and Services Tax (GST). When you claim under your policy with us, all amounts we pay will be inclusive of GST, up to the maximum claim amount shown in your policy.

If you are registered for GST purposes, we will reduce any claimed amounts paid to you by the appropriate input tax credit percentage that you have told us you are entitled to claim from the Australian Taxation Office.

## 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 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.

If fraud is involved, we can treat the policy as if it had never existed.

## 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 avoid 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.

## Your Duty Not to Make a Misrepresentation

It is your duty to take reasonable care not to make a misrepresentation with anything you tell us. This applies to all policies including renewal, or if you extend, vary or reinstate your insurance contract.

## Check your Certificate of Insurance immediately

Please read and check your Certificate of Insurance carefully. If any information is incorrect 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, including if:

- your car has been modified or has had accessories fitted that are not included standard as part of your car;
- you change your address, contacts details, your car, the place where you keep your car, the drivers of your car or the way you use your car;
- anyone who is shown on the Certificate of Insurance has, over the past 5 years, had changes to their:
  - driving record including cancellation and/or suspension of their driver's licence;
  - criminal history relating to fraud, theft, burglary, arson, criminal, malicious or wilful damage.

Changes that you advise us may affect the premium you need to pay for the remainder of your period of insurance. If a lower premium applies you will be refunded, less our reasonable charge for administrative and processing costs where applicable. In situations where an additional premium applies it must be paid by you immediately.

## Replacing your car

If you replace your car during the period of insurance, we may continue your cover on your new car however you must notify us before such cover will take effect. When you tell us that you have replaced your car we may charge you an additional premium, add special conditions or cancel your policy.

## 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 will 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.



## 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 of which 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 your responsibility.

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 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](http://www.aiinsurance.com.au)).

## Prevention of loss

You are legally obliged to take reasonable steps to prevent or reduce the risk or possibility of loss. If you take any risk intentionally that results in a loss being suffered, you will forfeit the right to make a claim under this policy.

## Other responsibilities for those covered by the policy

- Follow all the conditions set out in your policy and Certificate of Insurance;
- Take all reasonable precautions to prevent legal liability even after an insured event;
- Keep your car, its tools, parts and accessories in good condition (e.g. serviced, free of rust etc).

## Excesses

Every time that you make a claim you must pay the excess which is set out in your Certificate of Insurance and which specifically relates to the circumstances of your claim. If required by us you must pay the excess before we provide you with any policy benefits.

## MAKING A CLAIM

### What to do if your car is involved in an accident

- take all reasonable precautions to prevent any further legal liability;
- report the incident or loss to the police where the accident or loss must be reported by law;
- call our claims team on 1300 33 00 03 and report the incident as soon as possible.

### What not to do without our consent

- admit guilt, liability or blame;
- offer to pay for or negotiate any damages arising from the incident.

### We may require you to

- undergo interviews and appear in court and give evidence under oath;
- arrange for any driver of the car to give us full co-operation in all respects and provide us with the same assistance that you are required to;
- help us manage the claim by answering our questions and/or providing written statements to us under oath;
- allow us to inspect your car or any damaged parts of your car;
- take your car to or allow it to be towed to a place nominated by us;
- immediately send us copies of any communication, demand or claim you may receive arising out of any incident;
- provide us with evidence of ownership and value of all property covered under the policy;
- advise us of any person that is charged by the police arising from the incident;
- tell us about any other policy of insurance that may be relevant to the claim;
- assist us to negotiate, defend or settle any claim made under this policy and to exercise for our benefit your legal right of recovery against any other party.

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.

### 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:
Accessories	an extra item added to your car either by the manufacturer or after it was sold.
Accident/Incident	an unforeseen, unintended or unexpected event which happens suddenly.
Car	the 4 wheeled, motorised vehicle that is described on your Certificate of Insurance and includes the manufacturers standard options and accessories fitted to it and other modifications and accessories that you have told us about and that are specified on your 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, how much it costs and other specific terms and conditions of the policy.
Cover/Coverage	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.
Driver	the person operating (or responsible for) the car.
Endorsement	a special condition that applies to your policy. This will be listed on your Certificate of Insurance.
Excess	the amount of money you need to pay in relation to each claim made on your policy. The excess payable is listed on your Certificate of Insurance.
Insured event	an event for which you can make a claim under your policy
Modification (s)	all alterations made to your car from the manufacturer's standard specifications which may impact your cars appearance, safety, performance or value. These may be either a manufacturer's option or any aftermarket alteration.

## DEFINITIONS

Term	Means:
<b>Not at fault accident</b>	another party was deemed by us to be totally responsible for the accident. You must be able to provide the name, residential address, car registration number and phone number of the other party.
<b>Nominated driver</b>	the person/s declared by you who will be driving the insured car who has been accepted by us and whose details are reflected as such on your Certificate of Insurance. Additional excesses are applicable if drivers not listed on your Certificate of Insurance are involved in an accident.
<b>Period of insurance</b>	the duration of your policy as indicated by the start and end date, listed on your Certificate of Insurance.
<b>Policy</b>	the contract of insurance that you have paid for. This includes your declarations, this PDS (Parts 2a & 2b) as well as your Certificate of Insurance.
<b>Premium</b>	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. This will be listed on your Certificate of Insurance.
<b>Private use</b>	the insured car is used only for social and domestic purposes as well as being driven between your home and place of work. If your car is used for business use while it is covered by us for private use only, we may reduce or refuse your claim and cancel your policy as permitted by law.
<b>Regular driver</b>	the person who drives the car more than anyone else and is listed on the Certificate of Insurance.
<b>We, us, our,</b>	Pacific International Insurance Pty Ltd (ABN 83 169 311 193   AFSL 523921)
<b>You, your, yourself, insured</b>	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  
PO Box 550, Kotara NSW 2289  
1300 00 33 03  
[www.aiinsurance.com.au](http://www.aiinsurance.com.au)  
[contactus@aiinsurance.com.au](mailto:contactus@aiinsurance.com.au)

Australian Financial Complaints Authority (AFCA)  
GPO BOX 3  
MELBOURNE, VIC 3000

**By phone:** 1800 931 678 (free call)

**By email:** To lodge a dispute online go to [www.afca.org.au](http://www.afca.org.au)



CONTACT US:

AI Insurance

E: [contactus@aiinsurance.com.au](mailto:contactus@aiinsurance.com.au)

W: [aiinsurance.com.au](http://aiinsurance.com.au)

M: PO Box 550, Kotara NSW 2289

P: 1 300 00 33 03

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