

PRODUCT DISCLOSURE STATEMENT AND IMPORTANT INFORMATION ABOUT US.



COMPREHENSIVE CAR INSURANCE POLICY.



JUST IS.

YOUR COMPREHENSIVE CAR INSURANCE

Just Car comprehensive car insurance covers you for damage to your own car, as well as for any damage you may cause to the property of others. We understand how disruptive it is to be without your car due to an accident or theft. At Just Car we are committed to getting you mobile as quickly as possible and with minimum hassle.

Simply call us on 13 13 26 and we will take care of all the details for you.

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IMPORTANT INFORMATION ABOUT US

This Important Information about Us statement describes the financial services Just Car Insurance Agency (Just Car) offers so that you can decide if you would like to purchase insurance from us. This statement should be read together with the Product Disclosure Statement (PDS), which begins on page 3.

Date This Important Information about Us statement was completed on 1 March 2007.

Who are we? Just Car Insurance Agency Pty Ltd
ABN: 41 050 238 563
Authorised Representative No. 240432
See page 4 for our contact details.

Just Car specialises in car insurance. We understand that everyone is different. Whether you are insuring for the first time, have a poor driving history or insurance history, or own a high performance, modified, privately imported or standard car, Just Car won't judge you. When we offer you an insurance choice it will be based on the details that make you an individual.

Who do we act for? Just Car is an authorised representative of, and fully underwritten by, Australian Associated Motor Insurers Limited (AAMI), which holds an Australian Financial Services Licence. AAMI has authorised this Important Information about Us statement.

The financial service we offer Just Car is authorised by AAMI to arrange for the issue, variation and disposal of Just Car insurance policies. Just Car does not receive any remuneration or commission from AAMI for the service it offers. AAMI provides Just Car with the resources it needs to provide the authorised services.

The services are provided on behalf of Just Car by staff employed by AAMI. They do not receive bonuses or other financial incentives and are paid an annual salary under AAMI's Enterprise Agreement.

AAMI AAMI (Australian Associated Motor Insurers Limited)
ABN 92 004 791 744.
Australian Financial Services Licence No. 238173

AAMI is a provider of car, home, small business and compulsory third party insurance and is responsible for the Just Car insurance policy referred to in the PDS, which follows this section. AAMI does not receive any remuneration or commission for the service offered by Just Car. To contact AAMI, call 13 22 44 or write to PO Box 14180, Melbourne Mail City Centre, Victoria 8001.

Dispute Resolution Just Car provides a consumer appeals service. For full details, please see page 27 of the PDS.

YOUR JUST CAR PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) provides complete information about the insurance policy we offer to assist you in making an informed decision about whether you wish to purchase this Just Car insurance policy.

For full details of the policy cover, benefits and conditions, you must read the entire policy.

This Product Disclosure Statement was completed on 1 March 2007.

OUR COMMITMENT TO YOU

If your car has been damaged or stolen, or someone is claiming against you, please phone us as soon as possible on 13 13 26.

You should retain this policy booklet so you can refer to it if needed.

Important general information

You can contact us:

By phone: 13 13 26

By mail: GPO Box 4663, Melbourne, Victoria 3001

By email: contactus@justcarinsurance.com.au

Internet: justcarinsurance.com.au

Head Office: Level 9, 616 St Kilda Road, Melbourne, Victoria 3004

When we quote you a premium

When we quote you a premium for insuring your car, the factors we take into account include:

the insurance history, the driving offences record and the age of the people who will be driving your car,

the value, age, make and model of your car,

any accessories fitted or modifications made to your car,

our experience of claims frequency and repair costs for cars of that age, make and model,

the insured address (the address where your car is normally left overnight),

the type of any finance arrangement affecting your car,

whether you pay your premium by instalments,

whether you choose to pay a higher excess,

whether you use your car for private or business purposes.

See also page 10 for details.

You can choose to pay a lower premium by selecting a higher excess.

The higher the excess you choose, the lower your premium.

Please call 13 13 26 for full details.

Government taxes and charges are included in the premium we quote.

Excesses may be payable on any claim you make on this policy. See page 14 for further details.

Paying your premium annually

You can pay your premium annually by credit card, BPAY, cheque, on-line through Just e-pay or an Australia Post Office. Further details are provided on the payment notice we issue at the commencement and each renewal of your policy.

Paying your premium by instalments

You may also be eligible to pay in regular instalments by direct debit. We will tell you if you are. When you pay this way, the total premium is higher than we charge for one annual payment, reflecting the higher costs we experience. Any premium discounts we may provide are applied before these additional costs are calculated.

Your responsibilities when paying by instalments

When paying by instalments:

- you must be an authorised signatory on the account nominated for your direct debit payments,

- you must ensure that your nominated account can accept direct debits and has sufficient funds to meet each payment at each date,

- your financial institution may also apply its own fees

- (including dishonour fees). Those fees are your responsibility.

What happens if your instalment remains unpaid?

Just Car may cancel your policy without notice if an instalment payment remains unpaid for one month or more.

We may also refuse to pay a claim if an instalment payment remains unpaid for 14 days or more.

Changing your instalment payments

If you wish to change or cancel your direct debit arrangements, you need to contact us at least seven days before the debit day.

If you cancel the debit completely, you will need to arrange for another way to pay us your premium, to ensure you remain covered.

Important things to remember when paying by instalments

When you first commence your direct debit payment, or when you change your account details, it may take up to 14 days for us to first debit your account.

If you believe that we may have incorrectly debited your account, please contact us on 13 13 26.

If we decide to make a write-off payment under your policy, we will require you to first pay us the total unpaid balance of your premium, or we will deduct this unpaid amount from the payment we make.

Changing your address details

If you change your insured address (the address where your car is normally left overnight), please call us and we will:

- update your details and tell you if there is any difference in the terms and conditions of your policy as it applies to your new address,
- refund or charge you any difference between the premium you paid and the premium we charge for the remainder of your period of cover for cars insured at your new address. Any refund we make will be less our reasonable charge for administrative and processing costs.

If we charge you and you do not pay the additional amount within 14 days of our notice we may reduce the period of cover to your altered policy to match the amount you have already paid.

If you do not tell us of a change of insured address and you make a claim, we will ask you to pay any increased premium or reduce the claim by that amount.

Renewing this policy

When we offer to renew your policy:

we will send you a notice before the policy expiry date,

we will tell you in writing if there are any changes to the policy.

Changes that benefit you apply from their introduction. Changes introducing limitations apply from the policy's renewal,

we may require an additional premium if you make a claim in the short period between the time we calculated the renewal premium and the expiry of your policy. If the additional premium is not paid, we may reduce the period of cover to match the amount you have paid.

Government taxes and charges

Just Car shows on receipts any government taxes and charges such as GST, Fire Service Levy and Stamp Duty included in insurance premiums.

GST

Any amounts we pay under this policy include GST.

Cooling off period and cancellation

Federal law provides that you can cancel your policy within 14 days of its purchase.

Just Car also allows you to cancel your policy at any time. In both cases, we will refund you the unexpired portion of the premium less any cancellation processing charge to cover our reasonable administrative and transaction costs.

To cancel your policy, please call us on 13 13 26.

We can only cancel your policy by giving you written notice in accordance with the *Insurance Contracts Act* 1984.

The privacy of your personal information

We are committed to protecting the privacy of your personal information. That commitment is reflected in our compliance with the National Privacy Principles. You are entitled to access the personal information that we hold about you. For further information, please visit our website justcarinsurance.com.au or call us on 13 13 26 for a copy of our 'Protecting Your Personal Info.' brochure.

Joint policyholders

When you insure your car in the names of more than one person, each person is a joint policyholder and is able to make changes that we agree with to the policy.

The General Insurance Code of Practice

The General Insurance Code of Practice is a commitment by the general insurance industry to aim for the best standards of service possible, and to promote better relations between customers and insurers.

The Code describes standards in the areas of buying insurance, claims handling, responding to catastrophes and disasters, information and education, and dispute resolution. The Code was first introduced in 1995 with the backing of consumer groups, the Federal Government, insurers and the Insurance Council of Australia.

More information on the Code, or a copy of the Code, can be obtained from the Financial Ombudsman Service. You can contact the Service on 1300 780 808 (local call cost) or you can access the Code at www.codeofpractice.com.au

WHAT DO WE MEAN BY THAT?

We, us and **our** mean Just Car Insurance Agency (ABN 41 050 238 563) Authorised Representative No. 240432 as the authorised representative of Australian Associated Motor Insurers Limited (ABN 92 004 791 744, AFSL No. 238173) which is the issuer of the Just Car Comprehensive Car Insurance Policy.

Agreed Value. The agreed value of your car is determined using market data available at the beginning of each period of cover. **'Your car'** is defined on page 10 of this booklet.

Amount covered is the most we will pay, less any excess, for any accidental loss and damage covered by your Just Car insurance policy occurring during the period your car is insured with us. The amount covered includes GST. The current amount covered is shown on the most recent of your insurance schedule and your renewal notice.

If we declare your car a write-off because of damage or theft, the amount covered will be your car's agreed value. See page 24 for details.

Almost all cars depreciate with age and use, so the agreed value we offer each time your policy becomes due for renewal, almost always will be lower than the year before.

If you don't agree with the value we offer, you should tell us why. We will then discuss it with you, and if we agree to any change, confirm it in writing.

Cover and **covers** mean the protection provided by this policy.

Endorsement means a special condition that applies to your policy. For example, an endorsement may state that an Australian Standard immobiliser needs to be fitted to your car for your car to be covered in the event of theft or attempted theft. Any endorsements to your policy are shown on the most recent of your insurance schedule and renewal notice.

Excess. An excess on your policy is the first amount that you must contribute towards each claim. When one or more excesses apply to your policy, they will be shown on the most recent of your insurance schedule and renewal notice. See page 14.

Period of cover means the current period for which we have agreed to provide you with insurance cover. The current period is shown on the most recent of your insurance schedule and renewal notice and any receipt we may send to you. When we make a write-off payment, the period of cover comes to an end. See page 24.

Policy means this booklet and your **policy schedule**.

Your **policy schedule** comprises the notices we give you, which show the particular details and the current status of your policy. These notices are the most recent of your **insurance schedule** and **renewal notice**, and any **receipt** we may send you.

Your **insurance schedule** sets out the information you have given us on which we have based our decision to insure you, as well as the individual details of your policy. We will send an updated insurance schedule whenever you advise us of a change in this information or these details.

Use means the private or business use of your car.

Private use: Use of your car for social, domestic and pleasure purposes and incidental business use where you are not using your car during your full-time, part-time or casual working period as an integral means of earning your income.

Business use: Use of your car during your full-time, part-time or casual working period as an integral means of earning your income that you have told us about and we have agreed in writing to cover. **Business use** also includes social, domestic and pleasure use.

Private use and **Business use** both cover the private use of your car in conjunction with repairing, servicing, testing, free driving lessons, private car pooling and demonstration for sale, provided you are the driver or a passenger during the demonstration.

Write-off. Your car is declared a write-off when, in our opinion, it is so badly damaged that it would not be either safe or economical to repair or when it has not been found within 14 days of you reporting its theft to us.

You and **your** mean the person or persons named as the insured in your insurance schedule.

Your car means the motor vehicle described in your insurance schedule and includes the manufacturer's standard options and accessories fitted to it and other options and accessories that you have told us about and we have agreed in writing to cover.

THE INFORMATION WE NEED FROM YOU AND WHAT YOU HAVE TO DO

When we agree to insure you, to renew or vary your policy, or to pay your claim, our decision relies on the accuracy of the information you give us. If that information is not accurate, we can reduce or deny any claim you may make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely the questions we ask about:

- yourself,
- any other people who drive or will drive your car,
- your car, including any modifications made or accessories fitted to it,
- the driving and insurance history of you and any other people who drive or will drive your car, including who is or will be the youngest or most inexperienced driver, as this will be taken into account in calculating your premium,
- any events involving your car that result in a claim on your Just Car insurance policy.

You must observe the conditions contained in your Just Car insurance policy. You must pay or agree to pay us the premium we charge and any excesses that apply. You should retain this policy booklet so you can refer to it if needed.

When you receive your renewal notice, please carefully check the information it shows about you. If that information is incorrect or incomplete, please call us and we will update your records.

Evidence of ownership

When you make a claim, we may ask you to provide evidence of ownership and value of property. This evidence includes:

- receipts, credit card and bank statements, photographs and contracts of sale.

If you are unable to provide us with the evidence we require, we may reduce or refuse to pay your claim.

THE PROTECTION AND BENEFITS WE PROVIDE FOR YOU

The Protection

Having your car involved in an accident or stolen is an unpleasant and worrying experience.

But when you insure your car with Just Car, we look after you. We will pay for any accidental loss, damage and liability for property damage covered by your Just Car insurance policy occurring during the period of cover. When your car has been damaged, we will decide to repair your car, pay the cost of repairing your car or declare your car a write-off and pay the amount covered.

See page 22 for details.

If parts for the repair of your car are not available, we will pay you the cost of repairing your car. See page 23 for details.

When your car has not been found after being stolen, we will declare your car a write-off and pay the amount covered. See page 24 for details.

When the use of your car causes damage to someone else's property, we will pay for your legal liability. See page 25 for details.

The amount covered for your car is its agreed value

If we declare your car a write-off because of damage or theft, the amount covered will be your car's agreed value. The agreed value of your car is set at the beginning of each period of cover and is based on market data available at that time. The value doesn't change for the period of cover.

Almost all cars depreciate with age and use, so the agreed value we offer each time your policy becomes due for renewal, almost always will be lower than the year before.

If you don't agree with the value we offer, you should tell us why. We will then discuss it with you, and if we agree to any change, confirm it in writing.

This policy does not cover some events, circumstances and situations

As you read through this policy, you will see there are some events, circumstances and situations it does not cover. To make sure you are aware of all these exclusions, please read the whole policy carefully, including the section 'Are you covered?' beginning on page 20.

The benefits

We help with the cost of towing your car

We pay the reasonable cost of towing your car to the nearest repairer or place of safety if it is damaged and cannot be safely driven.

The Just Car Lifetime Repair Guarantee

The quality of the workmanship and the materials we authorise in the repair of your car will be guaranteed for the life of the car. See page 23 for details.

What happens when you replace your car

If you replace your car with another car, we will insure the replacement car from the time of its purchase, provided:

- the replacement car is one that we would normally insure,
- you tell us within 14 days of the purchase of the replacement car,
- you pay any additional premium we require.

The cover ends for the replaced car and begins for the replacement car at the time you take delivery of the replacement car.

ABOUT EXCESSES, RATINGS/NO CLAIM BONUSES AND PREMIUM RELATED BENEFITS

Excesses

An excess on your policy is the amount you have to pay towards each claim. If your claim is for more than one occurrence, the excess applicable to each occurrence will be payable. **When one or more excesses apply to your policy, they will be shown on your insurance schedule and updated on your renewal notice.** If required by us, you must pay your excess before we make any payment or provide you with any policy benefits.

You can choose to pay a lower premium by selecting a higher excess. The higher the excess you choose, the lower your premium.

Please call 13 13 26 for full details.

On each claim, you will need to contribute one or more of the following excesses:

- Standard:** This is the excess on each claim and applies to all policies.
- Vehicle:** This excess is additional to any other excess/es and applies due to your type of car and/or its modification/s and/or its value.
- Business:** This excess is additional to any other excess/es and applies if we insure your car for business use, as noted on your policy schedule.

Depending upon your circumstances, you may also need to pay one or more of the following excesses. Each of these excesses is in addition to any other excess:

- Age:** This excess applies if the driver of your car is under the age of 25.
- Named Driver:** This excess applies if your car is being driven by the person/s noted on your policy schedule.
- Accessory:** This excess applies to the accessory/ies noted on your policy schedule and is payable on the loss or damage of each accessory, including theft.
- Theft:** This excess applies if your car is stolen or subject to attempted theft.

Will you have to pay an excess?

Was the accident or the event your fault?	Can you give us the name and address of the person who was at fault or the registration number of their car?	Will any excess be payable?
No	Yes	No
No	No	Yes, because we won't have the opportunity to recover the cost of the damage to your car.
No	No, because ... Your car was stolen. Your car was damaged while it was parked. Your car was damaged by an animal or the elements. Your claim is for a broken windscreen.	Yes, because we won't have the opportunity to recover the cost of the damage to your car.
Yes	-	Yes

Ratings and no claim bonuses – discounts off your car insurance premium

Ratings, no claims bonuses and no claim discounts all describe essentially the same thing – a discount off your car insurance premium. The discount increases each year providing no claim that reduces your rating/discount is made on your policy. It keeps on increasing until it reaches the maximum discount level, called 'Rating One' or 'Maximum No Claim Bonus'.

Increased excess premium discount

You can choose to pay a lower premium by selecting a higher excess.

The higher the excess you choose, the lower your premium.

Please call 13 13 26 for full details.

Will your claim reduce your rating/discount?

Was the accident or the event your fault?	Can you give us the name and address of the person who was at fault or the registration number of their car?	Will your rating/discount be reduced?
No	Yes	No
No	No	Yes, because we won't have the opportunity to recover the cost of the damage to your car. No, if you are a Rating One or Maximum No Claim Bonus policyholder and you have purchased protection for these ratings. See page 18

Was the accident or the event your fault?	Can you give us the name and address of the person who was at fault or the registration number of their car?	Will your rating/discount be reduced?
No	<p>No, because ...</p> <p>Your car was stolen.</p> <p>Your car was damaged while it was parked.</p> <p>Your car was damaged by an animal or the elements.</p>	<p>Yes, because we won't have the opportunity to recover the cost of the damage to your car.</p> <p>No, if you are a Rating One or Maximum No Claim Bonus policyholder and you have purchased protection for these ratings.</p> <p>See page 18</p>
No	No, because your claim is for a broken windscreen	No
Yes	-	<p>Yes</p> <p>No, if you are a Rating One or Maximum No Claim Bonus policyholder and you have purchased protection for these ratings.</p> <p>See page 18</p>

Just Car provides these premium related benefits:

The benefits	How is this benefit obtained?	What/who does it cover?	What is the benefit?
<p>Rating One and Maximum No Claim Bonus Protection</p> <p><i>This benefit is not available on business use policies.</i></p>	<p>By paying an extra amount on your premium. You must be a Rating One or Maximum No Claim Bonus policyholder.</p>	<p>You or your spouse or partner living with you.</p>	<p>Your maximum discount level is protected for one at-fault claim during the period of cover.</p>
<p>Same discount – spouse or partner</p>	<p>By insuring your spouse or partner’s car with Just Car.</p>	<p>Your spouse or partner living with you.</p>	<p>When your car is insured with us, we’ll insure your spouse or partner’s car at the same discount. Your spouse or partner has to be living with you. Our normal insurance acceptance conditions apply to the driver and the car.</p>

The benefits	How is this benefit obtained?	What/who does it cover?	What is the benefit?
Earned Rating/ No Claim Bonus – new policyholder	By switching your car insurance to Just Car.	You or your spouse or partner living with you.	When you switch your car insurance to Just Car, we'll give you the rating/no claim bonus you would have earned had you always been comprehensively insured with Just Car.
Earned Rating/ No Claim Bonus – third party to comprehensive	By switching from third party property damage to Just Car comprehensive car insurance.	You.	When you switch from third party property damage to Just Car comprehensive car insurance, we'll give you the rating/no claim bonus you would have earned had you always been comprehensively insured with Just Car.

ARE YOU COVERED?

If your car was being used in connection with it being serviced or repaired.	YES
If your car was being used for free driving tuition.	NO
But you or a driver named on the most recent of your insurance schedule and renewal notice were a passenger.	YES
If your car was being demonstrated for sale.	NO
But you or a driver named on the most recent of your insurance schedule and renewal notice were a passenger.	YES
If the driver of your car was not licensed or authorised to drive it.	NO
But your car was being driven without your consent.	YES
If the driver of your car was under the influence of intoxicating liquor or of a drug or whose blood alcohol level was in excess of the legal limit in force where your car was being driven or who refused or failed to submit a specimen for testing as required by law where your car was being driven.	NO
But your car was being driven without your consent.	YES
If your car was in an unroadworthy or unsafe condition that contributed to the accident being a condition that was known to and disregarded by you.	NO
If your car was carrying more passengers or loaded above the legal limit or loaded in an illegal way.	NO
If your car was being used or tested in or for a race, trial, test or contest.	NO
If your car was being used on a competition circuit, course or arena.	NO
If your car was being used for hire or reward.	NO
If during your full-time, part-time or casual working period, you normally use your car as an integral means of earning your income.	NO
But you have told us about your use of your car and we have agreed in writing to insure it for business use and its carrying capacity does not exceed two tonnes.	YES
If your car was outside Australia.	NO
If your car was converted, altered or modified from its maker's specifications.	NO
But we have provided you with written agreement to cover the modification.	YES
For non-standard accessories you have fitted to your car.	NO
But you have told us and we have agreed in writing to list and cover these accessories.	YES

WILL WE PAY FOR?

Any reduced value of your car after your car has been damaged and repaired and the repairs have been properly performed.	NO
Repairs carried out without our written consent.	NO
Personal items stolen from your car.	NO
A hire car or replacement car.	NO
Repair or replacement of a whole set, for example wheels, where the loss or damage is to part of the set.	NO
Loss because you cannot use your car, for example, of wages or commission.	NO
Depreciation, wear, tear, rust or corrosion.	NO
Mechanical, structural, electrical, electronic or other failure or breakdown.	NO
Damage to your tyres caused by application of brakes or by road cuts, punctures or bursting.	NO
Loss or damage caused intentionally by you or a person acting with your express or implied consent.	NO
Loss or damage caused by failure to take reasonable steps to secure your car after it has broken down, been damaged or you have been notified that your car has been found after it was stolen.	NO
Loss or damage caused when driving your car after receiving medical advice that your ability to drive your car is impaired by your condition or medical treatment.	NO
Loss or damage caused by the lawful repossession or seizure of your car.	NO
Loss or damage caused by any war, warlike activities or revolution, including any looting or pillaging.	NO
Loss or damage directly or indirectly caused by, arising from, or connected with: the use, misuse or existence of nuclear weapons; or the use, misuse, escape or existence of nuclear fuel, waste or nuclear materials or ionising radiation or contamination from such fuels, waste or materials or combustion, detonation, fission and/or fusion of nuclear fuel or nuclear materials.	NO
Loss or damage directly or indirectly caused by, arising from, or connected with actual or threatened chemical or biological pollution or contamination; or action taken by a public authority or any body authorised by a public authority to prevent, limit or remedy such actual or threatened release, pollution or contamination.	NO

WHAT TO DO AND WHAT HAPPENS WHEN YOUR CAR IS DAMAGED OR STOLEN

Having your car damaged or stolen is a rare experience for most people. The following information will help you understand what Just Car will do to get you back on the road as soon as possible.

In all cases, phone Just Car (as soon as possible) on 13 13 26.

Usually, the damage to your car will be repairable. If your car has been damaged and can be repaired, we ensure that the repair work is properly carried out.

Just Car chooses the repairer and arranges your repairs

When your car has been damaged

When your car is damaged, we will arrange the repair work for you and choose the repairer who will do the work.

We ordinarily require two independent competitive quotes from repairers we recommend. If you choose, you can provide one of the quotes from a repairer you select. Our assessor will review the quotes, including any quote from a repairer you select, and what is necessary to properly repair your car. We will choose the repairer who has submitted the more competitive and complete quote and that will be the repairer who repairs your car.

When the repair is complete, you will be advised your car is ready for collection.

Inspecting and repairing your car

You must make your car available to us if we decide to inspect or repair it. If requested by us, you must take your car or allow it to be towed to a place nominated by us. You must not authorise the repair of your car without our written authority.

Your contribution to repair work

If the repair of your car leaves it in a better condition than before it was damaged, we may ask you to contribute to the repair cost.

Where replacement parts are required for the repair of your car and your car is...

within its manufacturer's standard new car warranty period:

New OEM (original equipment manufacture) parts will be used except for the replacement of windscreens and window glass for which Australian manufactured, Australian Design Rule compliant parts may be used.

outside its manufacturer's standard new car warranty period:

We will use parts that are consistent with its age and condition. This may include new, non-OEM, OEM-equivalent and/or recycled parts.

What we do if parts for your car are not available in Australia

If the parts required to repair your car:

need to be imported, any repair we authorise may be delayed, are not available in Australia or overseas, we will pay you the cost of repairing your car had the parts been available.

The Just Car Lifetime Repair Guarantee

The quality of the workmanship and the materials authorised by Just Car in the repair of your car, including any sub-let repairs, will be guaranteed for the life of the car. The parts will be new or consistent with the age and condition of your car. This may include new, non-OEM, OEM-equivalent and/or recycled parts.

If you are concerned about the quality of the repair of your car, you must call us on 13 13 26 and you must make your car available to us. We will inspect the repair work and arrange any necessary rectification work.

You must not authorise any rectification work without our written authority.

What we do if your car cannot be repaired

Sometimes cars are so badly damaged they would not be either safe or economical to repair.

If, in our opinion, the damage to your car is so great that it would not be safe or economical to repair, we will declare your car a write-off and pay the amount covered.

If your car has been stolen

You must report the theft immediately to the police and to Just Car. If your car is found damaged, the procedure will be exactly the same as if your car had been damaged in an accident.

If your car is not found

We allow 14 days for your car to be found from when you reported its theft to us. If it is not found, and we are satisfied that your claim is in order, we declare your car a write-off and pay the amount covered.

What happens when we make a write-off payment

When we make a write-off payment, we pay the amount covered and this policy comes to an end. Because our payment meets all our obligations to you in full:

- there is no refund of any portion of the premium,

- if you pay your policy by instalments, you will need to pay us the total unpaid balance of your premium or we will deduct this amount from the write-off payment we make,

- we retain your car unless you wish to keep it. 'Your car' includes all insured options and accessories and unless legislation in your state provides otherwise, the value of any unexpired portion of the registration,

- if you wish to retain your car in its damaged condition, its salvage value will be deducted from our payment.

We will post a bank cheque once we have agreed to make a write-off payment.

What we do if someone else's property is damaged (legal liability)

We cover your legal liability for any loss or damage to other people's property and loss or damage consequent upon damage to other people's property resulting from the use of your car during the period of cover. The use of a caravan or trailer attached to your car is also covered.

We will pay up to a total of \$20,000,000 for all claims arising from the one event.

Any person using your car with your permission and who complies with the terms and conditions of this policy is covered.

Your employer or principal is covered if you are driving your car in the course of your employment or agency, and you are covered under this policy for business use of your car or the use of your car is private use.

We do not pay for loss or damage to property owned by you or any person ordinarily living with you.

Admission of liability

You must not make any admissions or settle any claims without our prior written consent.

Giving assistance – information, notices, negotiating, defending and settling claims

In this section “you” means you and, if you were not driving, the driver of your car.

You must give us the information and assistance we reasonably request in evaluating the cause, extent and value of any claim. This may include:

- providing us with full details of the claim in writing,
- providing contracts of sale, receipts or other evidence of ownership,
- providing written statements,
- providing other relevant documents,
- undergoing an interview or interviews about the circumstances of the claim,
- appearing in court and giving evidence.

The information you give must be honest, correct and complete.

You must assist us to recover any part of the claim from the person responsible for the accident or event, which results in a claim.

You must promptly deliver to us any relevant letters and notices that come into your possession. This includes promptly telling us if you become aware of any demands, court proceedings or offers of settlement.

We shall be entitled, but not obliged, to defend or represent you in any legal proceedings relating to an accident or event which may give rise to a claim against us and to control, settle and deal with those proceedings as we see fit.

We will pay the legal and other reasonable related costs of defending any claim made against you, provided we appoint the solicitors who will defend the claim and we have told you in writing that we will pay their costs.

You must assist us in all our endeavours 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 paid under the claim.

OUR CONSUMER APPEALS SERVICE

What to do if you don't agree with our decision

Here is how our consumer appeals service helps you if you are dissatisfied with anything that Just Car has done.

1. Who do you talk to?

If you are unhappy with anything we have told you or done for you, please tell us. You can phone us on 13 13 26. Most times we will be able to sort the matter out to your satisfaction.

2. The Customer Ombudsman

However, if you are not satisfied with our response, you can ring, write to or email our Customer Ombudsman with the details. The Customer Ombudsman will respond to you within five working days of receiving your letter or email. The Customer Ombudsman service is provided by AAMI, which is the issuer of this insurance.

3. Appealing to the independent dispute resolution scheme

If you disagree with the Customer Ombudsman's decision, you can appeal to the Financial Ombudsman Service (FOS). We will help you do this.

The Financial Ombudsman Service is an independent industry dispute resolution scheme. You can contact the Service on 1300 780 808 (local call cost) or by email to info@fos.org.au. You can also visit the FOS website at www.fos.org.au

There is no charge for this service.

4. Are any decisions binding on you?

You do not have to accept any decision the Customer Ombudsman or the FOS makes. You always have the option of seeking remedies elsewhere.

Any decision the Customer Ombudsman makes or the FOS makes is binding on Just Car, provided you also accept it.

How to contact Just Car

Telephone: 13 13 26

How to contact the Customer Ombudsman

Telephone: 1300 130 794 (local call cost)
9 am to 5 pm EST Monday to Friday

Fax: 03 9529 1214

Write to: The Customer Ombudsman, PO Box 14180,
Melbourne City Mail Centre, Victoria 8001

Email: consumerappeals@aami.com.au

How to contact the Financial Ombudsman Service

Telephone: 1300 780 808 (local call cost)

Email: info@fos.org.au



JUST IS.

Just Car Insurance Agency Pty Ltd
Level 9, 616 St Kilda Rd, Melbourne 3004
ABN 41 050 238 563
GPO Box 4663, Melbourne 3001
Call 13 13 26 Fax 03 8520 1188
justcarinsurance.com.au

email: contactus@justcarinsurance.com.au

Insurance issued by Australian Associated Motor Insurers Limited (AAMI).

Just Car Insurance Agency Pty Ltd

Authorised Representative No. 240432

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Australian Associated Motor Insurers Limited (AAMI)

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