

COMPREHENSIVE CAR INSURANCE POLICY



Product Disclosure Statement
and Important Information about Us



WELCOME TO JUST CAR INSURANCE

Comprehensive Car Insurance from Just Car

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 after an accident. At Just Car we are committed to getting you mobile as quickly as possible and with minimum hassle.

We choose the repairer

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. We will choose the repairer who has submitted the more competitive and complete quote and that will be the repairer who repairs your car. See page 12.

Lifetime repair guarantee

We guarantee the repair of your car for life, when we've authorised the workmanship and the materials used.

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

Information in this Product Disclosure Statement and Important Information about Us (PDS) may change from time to time. We will either issue you with a supplementary PDS or a new PDS if the change is materially adverse to you. For other minor changes, updated information will be made available at justcarinsurance.com.au or you can call us on 13 13 26 to request a free paper copy.

© Just Car Insurance 2010

CONTENTS

Important Information about Us	1
Product Disclosure Statement	3
The cover and benefits we provide	5
Are you covered?	8
Things we won't pay for	10
Just Car chooses the repairer and arranges your repairs	12
What to do and what happens when your car:	
is damaged?	12
is stolen?	12
damages someone else's property?	13
Excesses	18
Ratings / no claim bonuses and premium related benefits	20
Important general information	23
What do we mean by that?	28
What to do if you have a complaint?	30

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 26 November 2010.

Who are we? Just Car Insurance Agency Pty Ltd
ABN: 41 050 238 563
Authorised Representative No. 240432
See page 5 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 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 Ltd (AAMI), which holds an Australian Financial Services Licence. AAMI has authorised this Important Information about Us statement.

The financial services we offer Just Car is authorised by AAMI to arrange for the issue, variation and disposal of Just Car insurance policies. We are also authorised to deal with and settle claims on AAMI's behalf. Just Car does not receive any remuneration or commission from AAMI for the services it offers.

AAMI and Just Car are both members of the Suncorp Group of companies. AAMI and other Suncorp Group companies provide Just Car with the resources it needs to provide the authorised services. These services are provided on behalf of Just Car by staff employed by Suncorp Group companies. In addition to their salary, staff may receive bonuses if they achieve their performance targets. You will not be charged an additional fee as a result of this.

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

AAMI is a provider of car, home, overseas travel, small business and compulsory third party insurance and is responsible for the Just Car insurance policy, the terms of which are explained in the PDS that follows this section. AAMI receives the risk premium from this policy, but does not receive any remuneration or commission for the services provided by Just Car. To contact AAMI, call 13 22 44 or write to PO Box 14180, Melbourne City Mail Centre, Victoria 8001.

Resolving complaints Just Car provides a complaint resolution process. For full details, please see pages 30-31 of the PDS.

YOUR JUST CAR PRODUCT DISCLOSURE STATEMENT

THE JUST CAR COMPREHENSIVE CAR INSURANCE POLICY

This Product Disclosure Statement (PDS) provides information about the insurance policy we offer: the Just Car Comprehensive Car Insurance Policy. When we agree to insure your car, your policy comprises of this PDS, any supplementary PDS we send you and your policy schedule which shows the details of the policy particular to you. See pages 28-29.

This PDS was completed on 26 November 2010. You should keep this PDS handy so you can refer to it if needed.

Cooling off period

Federal law lets you cancel this policy within 21 days of its purchase, so long as you haven't made a claim. Just Car also lets you cancel it at anytime. For full details see page 26.

Do you need to make a claim?

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

We rely on the accuracy of your information

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:

you,

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.

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

Joint policyholders

If more than one person purchases this insurance, each is a joint policyholder.

Each joint policyholder gives authority to each other joint policyholder to make any changes to this policy including cancelling this policy or removing a joint policyholder.

Just Car may agree to any change without notice to any person other than the joint policyholder requesting the change.

Evidence of ownership

When you make a claim, we may ask you to provide evidence of ownership and value of property. This evidence can include receipts, payment 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.

Some words in this policy have definite meanings

This policy uses words that have definite meanings. To make sure you are aware of these words and their meanings, please read 'What do we mean by that?' beginning on page 28.

This policy does not cover some events and circumstances

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?' on page 8 and 'We will not pay for' on pages 10-11.

See also 'Important general information' beginning on page 23.

How to contact Just Car

By phone: 13 13 26

By mail: GPO Box 4663, Melbourne, Victoria 3001

By email: contactus@justcarinsurance.com.au

Web: justcarinsurance.com.au

By fax: 1300 325 813

Head Office: 601 St Kilda Road, Melbourne, Victoria 3004

THE COVER AND BENEFITS WE PROVIDE

The cover

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 it, pay the cost of repairing it, declare it a write-off and pay the agreed value, or replace it. See pages 12-17 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 14 for details.

When your car has not been found after being stolen, we will declare your car a write-off and pay the agreed value or replace it. See pages 12-17 for details.

When the use of your car causes damage to someone else's property, we will pay for your legal liability. See page 13 for details.

We cover your car for its agreed value

We insure your car for its agreed value. Your car's agreed value is set by Just Car at the commencement of your policy and it's almost always adjusted at the beginning of each subsequent period of cover. It is shown on the most recent of your insurance schedule and renewal notice and it does not change during the period of cover.

The agreed value includes GST and is the most we will pay for your car, less any excess(es) and any other deductions this policy explains, for accidental loss or damage covered by this policy occurring during the period of cover.

If you don't agree with the agreed 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.

We replace your Australian-delivered car with a new car when it is less than 1 year old and we declare it a write off

If we declare your Australian-delivered car a write-off because of damage or theft within the first year of its original registration, we will replace it with a new car and pay the initial on-road costs.

The replacement car:

- will be of the same make and model as your car,

- will be fitted with the same insured options and accessories as those fitted to your car, and

- has to be locally available. If it is not locally available, we will pay the agreed value.

If your car is under finance, you have to obtain the approval of the financier before it can be replaced.

Important limitation: this replacement car cover only applies to Australian-delivered cars, which in this policy means cars either built in Australia or imported to Australia for sale by their manufacturer or its authorised distributor. This cover does not apply to grey or private imports, for which we will pay their agreed value.

What happens when your Australian-delivered car is more than 1 year old and we declare it a write off?

If we declare your Australian-delivered car a write-off and 1 or more years have passed since it was originally registered, we will pay the agreed value.

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 amount we will pay under this benefit will depend on where the accident takes place and what transport options are available.

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 pages 14 for details.

We cover your replacement 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. If an additional premium is payable, we will tell you how much it is and how it is to be paid.

The cover ends for the replaced car and begins for the replacement car at the time you take delivery of your new car. If we agree to insure your replacement car and you pay us any additional premium we require, we will send you a new policy schedule.

ARE YOU COVERED?

You are not covered:

If your car was being used for driving tuition.

If your car was being demonstrated for sale.

If the driver of your car was not licensed or authorised to drive it.

If the driver of your car was under the influence of intoxicating liquor and/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.

If your car was being used or tested in or for a race, trial, test or contest or on a competition circuit, course or arena.

If your car was converted, altered or modified from its maker's specifications.

For non-standard accessories you have fitted to your car.

You are covered:

If your car was being used in connection with it being serviced or repaired.

If you or a person named as a regular driver on the most recent of your insurance schedule and renewal notice was a passenger.

If you or a person named as a regular driver on the most recent of your insurance schedule and renewal notice was a passenger.

If your car was stolen.

If your car was stolen.

If your car was being driven on a safe driving course commercially conducted by trained instructors.

If you have told us and we have agreed in writing to cover the modification.

If you have told us and we have agreed in writing to cover these accessories.

You are not covered if your car (including any attached caravan or trailer) was:

in an unroadworthy or unsafe condition that contributed to the accident being a condition that was known to and disregarded by you or the driver of your car.

carrying more passengers or loaded above the legal limit or loaded in an illegal way.

being used for hire or reward.

being used during your full-time, part-time or casual working period as an integral means of earning an income, unless you have told us about this use and we have agreed in writing to cover it – see 'Use' page 29.

outside Australia.

WE WILL NOT PAY FOR

We will not pay for:

any reduced value of your car after it has been damaged and repaired and the repairs have been properly performed.

repairs or car inspections carried out without our written consent.

personal items stolen from your car.

a hire or similar replacement car.

repair or replacement of a whole set, for example wheels, where the loss or damage is to part of the set.

loss because you cannot use your car, for example, of wages or commission or because of delays caused by the importation of a replacement part.

depreciation, wear, tear, rust or corrosion.

mechanical, structural, electrical, electronic or other failure or breakdown.

any additional loss or damage to your car as a result of it being driven after an accident.

loss or damage caused by failure to take reasonable steps to secure your car after it has broken down, been damaged in an accident or you have been notified of its recovery after it was stolen.

damage to your tyres caused by application of brakes or by road cuts, punctures or bursting.

loss or damage caused intentionally or recklessly by you, the driver of your car or a person acting with your express or implied consent.

loss or damage caused when someone drives your car after they have received medical advice that their ability to drive a car would be impaired by their condition or medical treatment.

loss or damage caused by the lawful repossession or seizure of your car.

We will not pay for:

loss or damage directly or indirectly caused by, arising from, or connected with:

asbestos, asbestos fibres, or derivatives of asbestos in any form;

any war, warlike activities or revolution including any looting or pillaging;

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;

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.

WHAT TO DO AND WHAT HAPPENS WHEN

Your car has been damaged

Call Just Car (as soon as possible) on 13 13 26

Just Car chooses the repairer and arranges your repairs

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.

Your car has been stolen

Report the theft immediately to the police and to Just Car (13 13 26)

We allow 14 days for your car to be found from when you reported its theft to us. If your car is found damaged within the 14 days from when you reported its theft to us, and we are satisfied your claim is in order, and your car:

can be repaired, we will arrange the repair. See 'Your car has been damaged' above.

cannot be repaired, see 'If your car cannot be repaired' pages 14-15.

If it is not found within the 14 days, and we are satisfied your claim is in order, we declare your car a write-off and pay the agreed value or replace your car. See 'What happens when we make a 'write-off' payment or replace your car' on page 15.

The use of your car has caused damage to someone else's property (legal liability)

Call Just Car (as soon as possible) on 13 13 26

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.

Further information about repairing or replacing your car

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. If we ask you to contribute we will always explain why, tell you how much it will be and how to pay it.

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 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.

When parts for your car are delayed or no longer available

Where replacement parts are required for the repair of your car and they are delayed (for example, if they need to be imported from overseas) or if they are no longer available, we may pay you what it would have cost us to repair your car with those parts had they been available in Australia.

Sub-contracting repairs

We or the repairer we authorise to repair your car may sub-contract some of the repairs.

Secure compliance labels

If your car is fitted with a secure compliance (or car security) label which is damaged, we will try to source a replacement from the manufacturer. If we cannot source it, we will still repair your car without replacing such a label.

The Just Car Lifetime Repair Guarantee

The quality of the workmanship, any sub-contracted repairs and the materials authorised by Just Car in the repair of your car will be guaranteed for its life. The parts used in the repair will be the same type as those explained on these pages.

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

We will inspect the repair and arrange any necessary rectification work. If in our opinion, it would not be safe or economical to carry out the rectification work required, we will declare your car a write-off.

If our write-off declaration is made:

within the current period of cover, we will pay the agreed value shown on your policy schedule for that period.

after the current period of cover, we will pay the market value of your car applying at the time of our declaration.

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 agreed value or replace it. See 'The cover' on pages 5-6 for details.

What happens when we make a 'write-off' payment or replace your car

When we make a 'write-off' payment

We will deduct any unpaid or additional premium owing from our payment.

We pay the agreed value and your policy comes to an end.

We will post you a cheque for the agreed value or deposit it directly into your nominated bank account.

If someone else has a financial interest in your car, we will pay them what they are entitled to and pay you any balance.

Because our 'write-off' payment meets all our obligations to you in full, there is no refund of any unused portion of the premium.

When we replace your car

You will first need to pay us any unpaid or additional premium owing.

We replace your car and your policy comes to an end. **You will need to organise new insurance cover for your replacement car.**

There is no refund of any portion of the premium because our replacement of your car meets all our obligations to you in full.

We retain your damaged car unless you wish to keep it. If you wish to retain your damaged car:

Its salvage value will be deducted from our payment.

You will need to pay us its salvage value first.

In this table 'your car' and 'your damaged car' each include all insured options, accessories and modifications, and unless the law where you live provides otherwise, the value of any unexpired portion of your car's registration and Compulsory Third Party (CTP) insurance.

YOUR RESPONSIBILITIES WHEN YOU CLAIM ON YOUR POLICY INCLUDE:

Not admitting 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, including the name(s) and address(es) of the driver(s) of and registration number(s) of any vehicle(s) involved in the accident or event.
- 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.

Would you like more information about how we pay claims?

For more information about how we pay car claims under this policy, including examples of different claim types and payments, you can read our Just Car Comprehensive Car Insurance – Premium, Excesses & Claims Guide. It is available on our website at justcarinsurance.com.au (under the 'Customer Centre' section then 'Policy Documents') or call us on 13 13 26 if you would like us to send you a free copy.

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(es) applicable to each occurrence will be payable.

The excesses that apply to your policy are shown on your insurance schedule and updated on your renewal notice. They are also described in our Just Car Comprehensive Car Insurance – Premium, Excesses & Claims Guide. See page 17 for how to access the Guide. When you make a claim we may require you to pay your excess(es) before we make any payment or provide you with any policy benefits, or we may deduct the excess(es) from any payment we make. We will tell you when and how your excess(es) are to be paid or deducted.

The types of excesses are:

Standard	This is the basic excess you must contribute towards each claim.
Ad-JUST	By choosing an Ad-JUST excess you pay a lower premium by increasing your policy's excess. An Ad-JUST excess is additional to your standard excess. Please call us 13 13 26 if you would like to take up or change an Ad-JUST excess.
Age	This excess is additional to the standard excess if your car was being driven by a person in the age ranges specified on the most recent of your insurance schedule and renewal notice.
Vehicle	This excess is additional to any other excess(es) and applies due to your type of car or its modification(s) or value or your age or a combination of these factors.
Business	This excess is additional to any other excess(es) and applies if we insure your car for business use.
Named Driver	This excess is additional to any other excess(es) if your car was being driven by the person(s) named on the most recent of your insurance schedule and renewal notice.
Theft	This excess applies if your car is stolen or damaged as a result of attempted theft.

Will you have to pay an excess?

What happened?	Will you have to pay any excess?
An accident or event that was your fault.	Yes
An accident or event that wasn't your fault	No
and you can give us the name and address of the person who was at fault or the registration number of their vehicle.	Yes , because we won't have the opportunity to recover the cost of the damage to your car.
but you can't give us the name and address of the person who was at fault or the registration number of their vehicle.	
Your car was stolen.	Yes , because we won't have the opportunity to recover the cost of the damage to your car.
Your car was damaged:	
by an animal or a weather event such as storm, wind or hail.	
by fire.	
maliciously.	
Your car's windscreen was broken.	

RATINGS AND NO CLAIM BONUSES – DISCOUNTS OFF YOUR CAR INSURANCE PREMIUM

Ratings, no claim bonuses and no claims 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 called 'Rating One' or 'Maximum No Claims Bonus'.

Will your claim reduce your rating/discount?

What happened?	Will your rating/ discount be reduced?
An accident or event that was your fault.	Yes No , if you are a Rating One or Maximum No Claim Bonus policyholder and you have purchased protection for these ratings. See page 22.
An accident or event that wasn't your fault	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 22.

What happened?**Will your rating/
discount be reduced?**

Your car was stolen.

Yes, because we won't have the opportunity to recover the cost of the damage to your car.

Your car was damaged:

by an animal or a weather event such as storm, wind or hail.

by fire.

maliciously.

No, if you are a Rating One or Maximum No Claim Bonus policyholder and you have purchased protection for these ratings. See page 22.

Your car's windscreen was broken.

No

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's 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's 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>
<p>Earned Rating/ No Claim Bonus – new policyholder</p>	<p>By switching your car insurance to Just Car.</p>	<p>You or your spouse or partner living with you.</p>	<p>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 us.</p>
<p>Earned Rating/ No Claim Bonus – third party to comprehensive</p>	<p>By switching from third party property damage to Just Car comprehensive car insurance.</p>	<p>You.</p>	<p>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 us.</p>

IMPORTANT GENERAL INFORMATION

When we quote you a premium

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

- the insurance history, driving history and the age of the people who will be driving your car,
- what you use your car for and where your car is usually kept,
- the value, age, make and model of your car and whether it has any accessories or modifications,
- the frequency of your payment instalments, and
- whether you have chosen to vary your policy excess.

Government taxes and charges are added to the risk premium we quote. The total of these amounts is the premium we charge you.

For more information about the factors we take into account, you can read our Just Car Comprehensive Car Insurance – Premium, Excesses & Claims Guide. It is available on our website at justcarinsurance.com.au (under the 'Customer Centre' section then 'Policy Documents') or call us on 13 13 26 if you would like us to send you a free copy.

Excesses may be payable on any claim you make on this policy. See page 18 for further details.

Paying your premium

The notices we issue at the commencement, agreed change to, and each renewal of your policy show the various payment methods available to you.

A change to your policy details (for example change of address, change of car or modifications) may affect the premium you need to pay for the remainder of your period of cover. If a refund of \$10 or more is payable, we will send you a cheque or credit your payment card account. Any extra premium needs to be paid by you within 14 days.

If you do not pay the premium in full or any additional premium required, we may reduce your period of cover to correspond with the amount you have already paid.

Paying your premium by instalments

You may be eligible to pay in regular instalments by direct debit. The total premium we charge is higher when you pay in instalments than when you pay one sum annually.

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 due 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?

If our scheduled debit attempt is unsuccessful, we will send you one or more notices to inform you of the failure. We will also attempt to debit your account again during the four weeks immediately after our unsuccessful scheduled debit attempt.

We will not accept any claims after an instalment payment has remained unpaid for a period of 14 days or more from its original due date.

If the instalment remains unpaid for one month or more from its original due date, we may cancel your policy without giving you advance notice of its cancellation.

Any notice of our intention to again debit your account will not extend our final claims acceptance date or the date we cancel your policy.

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

Where your debit day falls on a weekend or a nationally declared public holiday, we will debit your account on the next business day.

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

If we decide to make a write-off payment or replace your car under this policy, we will require you to first pay us the total unpaid balance of your premium as we have agreed to cover your car under the terms of this policy for the full period of cover. In the case of a write-off payment, we will deduct your unpaid premium from the payment we make.

When you pay your premium by instalments, we will send you a renewal notice before the policy expiry date. Unless you cancel your direct debit arrangements they will continue for your new period of cover, based on the terms of that new cover, including any change in premium.

Changing your address details

If you change your insured address (the address where your car is normally kept 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. If a refund of \$10 or more is payable, we will send you a cheque or credit your payment card account;

- send you a new policy schedule to confirm the change.

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 we will reduce the claim by that amount.

Renewing your 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;

- 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, or if you tell us about changes to your policy details in that period and we tell you they will increase your renewal premium. If the additional premium is not paid, we may reduce the period of cover to match the reduced amount you have paid.

Cooling off period and cancelling this policy

Federal law lets you cancel your policy within 21 days of its purchase. Just Car also lets you cancel your policy at any time.

In both cases, so long as you haven't made a claim, we will refund you the unexpired portion of the risk premium component of your total premium, as well as a pro-rata refund of any taxes and charges to which you are entitled to by law, less a \$30 processing charge.

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.

Government taxes and charges

Just Car shows on receipts any government taxes and charges such as GST, stamp duty and fire services levy that are payable in addition to your risk premium. See "When we quote you a premium" on page 23.

GST

The agreed value for your car and the legal liability cover we provide both include GST. Any amounts we pay under "The benefits" include GST.

The privacy of your personal information

We are committed to protecting the privacy of your personal information.

We collect your personal information so that we can provide our products to you, which may include managing an insurance claim. If you don't provide us with the information we ask for, we may not be able to provide you with our services.

We may give your personal information to other parties, including other insurance companies, service providers, investigators, government agencies and other companies which are part of the Suncorp Group, of which we are a member.

You can access the personal information we hold about you, or ask us to amend it if it's wrong, by contacting us (see page 5 for our details). Sometimes we will not allow you access, for example when a claim is under investigation. We will tell you if this is the case.

For full details about how we deal with your personal information read our 'Protecting your personal info' brochure on our website at justcarinsurance.com.au or call us on 13 13 26 if you would like us to send you a free copy. If you have a concern about your privacy, please tell us. See page 30 for details of our complaint resolution process.

The General Insurance Code of Practice

Just Car is a signatory to the General Insurance Code of Practice which sets out a commitment by the general insurance industry to maintain service standards and to ensure good relations between customers and insurance providers.

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

WHAT DO WE MEAN BY THAT?

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

Agreed Value is the most we will pay for your car, less any excess and any other deductions this policy explains, for any accidental loss and damage covered by this policy occurring during the period of cover. The agreed value includes GST. The current agreed value is shown on the most recent of your insurance schedule and your renewal notice. See also page 6 for how we set your car's agreed value.

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 your policy schedule.

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 also page 18.

PDS means Product Disclosure Statement.

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 or replace your car, the period of cover comes to an end. See also page 15.

Policy means this PDS (including any supplementary PDS) 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 you an updated insurance schedule whenever you advise us of a change in this information or these details.

Use. The types of use of your car that we insure are:

Private use: Use of your car for –

social, domestic and pleasure purposes, and commuting to/from work 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 an income.

Business use: Use of your car –

during your full-time, part-time or casual working period as an integral means of earning an income that you have told us about and we have agreed in writing to cover, and for social, domestic and pleasure purposes.

Private use and **business use** both cover the private use of your car in conjunction with repairing, servicing and demonstration for private sale provided you or a regular driver listed on your policy schedule are the driver or a passenger when the car is demonstrated.

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 and when we are satisfied your claim is in order.

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

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

JUST CAR'S COMPLAINT RESOLUTION PROCESS

How we will deal with a complaint

If you have a complaint about our products or services (even if through one of our service providers) or our complaints resolution process, please let us know so that we can help.

You can contact us:

By phone 13 13 26

By email contactus@justcarinsurance.com.au

In writing GPO Box 4663, Melbourne, Victoria 3001

Please include the full details of your complaint and explain what you would like us to do.

Rest assured this is what we will do. When we receive your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you within 5 business days with their decision.

If you remain dissatisfied the matter will be referred to our Internal Dispute Resolution (IDR) team. Our IDR team is managed by AAMI on behalf of the Suncorp Group, since AAMI is the issuer of this insurance policy. Our IDR team will review your complaint, and provide you with their final decision within 15 business days of your complaint being referred to them. You can contact our IDR team:

By phone 1300 241 294 (local call cost from a landline)
9am to 5pm AEST Monday to Friday

By email idr@justcarinsurance.com.au

In writing Internal Dispute Resolution
Just Car Insurance
PO Box 14180
Melbourne City Mail Centre, Victoria 8001

By fax 1300 316 047

If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

If we are unable to resolve your complaint within 45 days, you may take your complaint to the Financial Ombudsman Service (the FOS), even if we are still considering it. The contact details for the FOS are shown below.

What if you are not satisfied with our final IDR decision?

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the FOS. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

By phone 1300 780 808 (local call cost from a landline)

By email info@fos.org.au

In writing Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

By visiting www.fos.org.au

By fax (03) 9613 6399

Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premium low. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated car repairs.

- staged car accidents.

- false car claims.

- car fires which may have been intentionally started, including by someone known to you.

To report suspected insurance fraud, call 1300 881 725 (local call cost).

Financial Claims Scheme

This policy may be a 'protected policy' for the purposes of the Federal Government's Financial Claims Scheme (FCS). For more information about the FCS, you can read our Just Car Comprehensive Car Insurance – Premium, Excesses & Claims Guide. See page 17 for details on how to access the Guide.



Just Car Insurance Agency Pty Ltd
601 St Kilda Rd, Melbourne 3004
ABN 41 050 238 563
GPO Box 4663, Melbourne 3001
Call 13 13 26 Fax 1300 325 813

justcarinsurance.com.au
email: contactus@justcarinsurance.com.au

Insurance issued by Australian Associated
Motor Insurers Ltd (AAMI)
Just Car Insurance Agency Pty Ltd
Authorised Representative No. 240432
is an authorised representative of, and fully underwritten by, AAMI
AFS Licence No. 238173