

clear, simple insurance



Car Insurance

Product Disclosure Statement



Thanks for choosing **Buzz Insurance**

This **Product Disclosure Statement** has been designed to help make it easier for you to choose insurance that's right for you.

Got a question? Go to www.buzzinsurance.com.au, chat to us online or email assist@thebuzzinsurance.com.au



Buzz Car Insurance Product Disclosure Statement

Buzz Insurance is about making insurance clear and simple. Simple to understand. Simple to buy online. And if the need ever arises, simple to claim too.

This Product Disclosure Statement (**PDS**) tells you what you need to know about our car insurance. It explains our cover, what happens in the event of a claim, and what you need to do when you insure with us - because we're in this together.

It's important you read about each type of cover so you choose the right cover for you.

Got a question? Go to www.buzzinsurance.com.au or email assist@thebuzzinsurance.com.au

This PDS is effective from 26th April, 2012.

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Buzz Car Insurance policy & cover

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Your policy

Your policy or 'contract' with us is made up of your **Certificate of Insurance**, any applicable **Supplementary PDS**, this **PDS** and our **Premium & Excess Guide**. We'll mail and email them to you so they'll always be available at your fingertips. Keep them together in a safe place.

You must provide us with and **maintain a valid email address** that you have regular access to – this is to ensure that we can send you relevant policy documents and contact you by email.

Your policy covers the car listed on your **Certificate of Insurance**. We'll just call it 'your car'.

The cover and optional extras you choose, how long they are valid, the agreed value of your car, and information about your excess, is recorded on your **Certificate of Insurance**. You won't be covered under your policy for anything that's not on your **Certificate of Insurance** so it's a good idea to read it, make sure all the information is correct, and if you need to change anything, contact us.

We've adopted the *General Insurance Code of Practice* because we take our standards of service towards you seriously. Find out more about the code at www.codeofpractice.com.au

All dollar values described in this PDS include GST.

Our policy covers – it's your choice

Buzz Insurance offers **four types of cover** and **two optional extras**. You can choose what suits your needs.

Cover – four types

BASE COVER:	You must take out this cover as a minimum.
Third Party Property Damage	Covers you, or any driver or passenger in your car, who is liable for loss or damage to someone else's property (like their car or home).
OTHER COVERS:	You can take out some or all of these covers in addition to your base cover.
Collision	Covers the cost of fixing your car , up to the agreed value, if it's damaged in a collision, whether it's your fault or not.
Fire & Theft	Covers the cost of fixing your car , up to the agreed value, if it's damaged by fire (including bushfire), theft, attempted theft or malicious damage.
Storm & Water Damage	Covers the cost of fixing your car , up to the agreed value, if it's damaged by a storm, hail, flood or other water damage.

See **Part 2 Cover in detail**, for more information.

Options – two choices

Excess-free Windscreen	Covers one excess free replacement or repair of your car's windscreen or window glass if it is accidentally broken.
Hire car	Covers the cost of a hire car for you to use while your car is being repaired or your claim is finalised.

See **Part 3 Options in detail**, for more information.

Putting our covers and options together

We've designed our insurance so that you can choose what suits you. But some of our covers do go together, and we also have a minimum or 'base' cover. The online application process will guide you through this.

Our base cover

Our 'base' cover **Third Party Property Damage** is a 'must have' because it's important you're protected for the damage you may cause to other people's property, even if you choose not to insure your own property.

You can then add other covers and options to the 'base' cover.

Covers that must be selected together

If you choose **Storm & Water Damage** cover, you must also choose **Collision** cover.

Points to note when choosing your covers

- If you choose our 'base' cover **Third Party Property Damage** and **Fire & Theft**, you can reduce your premium but you will only get cover under **Fire & Theft** for up to \$10,000. You also won't be covered for collision related incidents. So if your car is worth more than \$10,000, you should consider adding **Collision** to make sure you have all the cover you need to repair/replace your car if it's damaged by fire, theft, attempted theft or malicious damage.
- **Excess-free Windscreen option** and/or the **Hire Car option** are available only if you've chosen our 'base' cover **Third Party Property Damage** and **Collision** cover.
- Remember, when you decide not to have a particular type of cover or option, you won't get the cover it offers. For example, if you don't choose **Storm** cover, you won't be covered for hail damage to your car.

Cover in detail

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Third Party Property Damage (TPPD) What it covers and what it doesn't

Our 'base' cover is **Third Party Property Damage (TPPD)** for short) and it covers you, or any driver or passenger in your car, who is liable for loss or damage to **someone else's property** (like their car or home). It's our 'base' cover and the starting point on which to shape your insurance policy. Under this cover:

- You, and any driver or passenger in your car, will be covered for up to \$20 million liability for any damage or loss.
- We'll only cover you, and any driver or passenger, if the loss or damage was your fault or their fault and the incident was caused by the use of your car or substitute car or any trailer or caravan attached to your car or substitute car.
- If the claim is not against you, but against a driver of a car or a passenger in your car, they must have had your permission to drive or be in your car when the incident happened.
- We'll pay for the legal costs and expenses of our lawyers to defend or resolve the claim made by the other person.

There are some extras we'll cover you for under TPPD.

Cover or limit type	Are you covered?	What you need to do
Uninsured Motorist Damage Cover for up to \$5,000 (or the agreed value of your car, whichever is less) for damage to your car in a collision with another car but only when: <ul style="list-style-type: none"> • the driver of the other car didn't have insurance for the damage to your car; • you can provide the registration number of the other car and the name and address of the driver of that car; • we agree the collision was the other driver's fault; and • the damage is more than the basic excess that applies to your policy. We'll also pay the cost to move your car to the nearest safe, secure place or a repairer, if it can't be driven.	✓	Get the registration number of the other car and the name, address and telephone number of the driver of the car. If we don't receive this information from you, you don't get this extra cover.

See **"Claim Examples"** for an example of how we pay a **TPPD** claim.

Collision What it covers and what it doesn't

Collision covers the cost of fixing **your car** when it is damaged in a collision, whether it's your fault or not.

What does Collision mean?

- It's any impact of your car with another car (or other vehicle), motor bike, person, or object such as a fence, house, animal, tree or power pole.

What is not a Collision?

- It's not the impact of anything else, like hail, rain or lightning to your car. If the cause of the impact was a storm, for example where a tree has fallen on your car as a result of storm, you wouldn't be covered under **Collision**. This is covered by **Storm & Water Damage**.
- It's also not the fire to your car that didn't occur as a result of a collision, or any incident where a person deliberately damages your car or damages your car while stealing or trying to steal it. This is covered by **Fire & Theft**.

Here's what you're covered for, and some information about what happens if you claim.

Cover or limit type	Are you covered?	What you need to do
<p>We will choose to settle your claim for damage to your car by:</p> <ol style="list-style-type: none"> 1. repairing your car; or 2. paying you the fair and reasonable cost to repair your car. <p>If we consider your car to be a total loss we will: pay you the agreed value listed on your current Certificate of Insurance after deductions. Your policy will then come to an end, no refund of premium is due and the vehicle becomes our property.</p>	✓	<p>Pay us any excess that applies.</p> <p>Excess details are listed on your current Certificate of insurance.</p> <p>You must pay us any outstanding premium, including the balance of any monthly instalments if your vehicle is assessed as a total loss.</p>
<p>No fault excess</p> <p>If we agree the collision was not your fault, or the fault of any driver or passenger in your car, and you can provide the name, rego number, contact number and residential address of the person we agree is at fault, you don't have to pay any excess for the claim. We will confirm with you once your excess has been removed from your claim.</p>	✓	<p>Get the registration number of the other car and the name and address of the driver of the car.</p>
<p>Towing</p> <p>We'll pay to move your car to the nearest safe, secure place or a repairer, if it can't be driven because of a collision we cover.</p>	✓	<p>You need to keep the receipts.</p>
<p>Baby Capsules and Baby Seats</p> <p>If your car is damaged in a collision we cover, we will pay up to \$500 in total to replace baby capsules and/or baby seats.</p>	✓	<p>Pay us any excess that applies.</p>
<p>Emergency repairs</p> <p>We'll pay you up to \$500 for emergency repairs you need to make to your car because of a collision we cover.</p>	✓	<p>You don't need our prior approval for the repairs but you do need to keep the receipts.</p> <p>Pay us any excess that applies.</p>

See "**Claim Examples**" for an example of how we pay a **Collision** claim.

Fire & Theft What it covers and what it doesn't

Fire & Theft covers the cost of fixing **your car** if it's damaged by fire (including bushfire), theft, attempted theft or malicious damage.

If you've chosen our 'base' cover (**Third Party Property Damage**), **Fire & Theft** and **Collision**, we'll cover you under **Fire & Theft** for up to the agreed value of your car.

But, if you only have our 'base' cover (**Third Party Property Damage**), and **Fire & Theft**, we'll only provide **Fire & Theft** cover for up to \$10,000.

Please note, if your car is worth more than \$10,000, you should consider choosing both **Fire & Theft** and **Collision** to make sure you have the cover you will need to repair your car if it's damaged by fire, theft, attempted theft and malicious damage.

Embargo Note. You won't be covered under **Fire & Theft** for damage caused by a bushfire **within the first 72 hours** from the start of your policy, or the start of your cover for **Fire & Theft**, if you haven't had continuous **Fire & Theft** cover for your car with us or another insurer. The embargo won't apply if you have just bought your car and the **Fire & Theft** cover is effective from the purchase date.

Here's what you're covered for, and some information about what happens if you claim.

Cover or limit type	Are you covered?	What you need to do
<p>We will choose to settle your claim for damage to your car by:</p> <ol style="list-style-type: none"> 1. repairing your car; or 2. paying you the fair and reasonable cost to repair your car. <p>If we consider your car to be a total loss we will: pay you the agreed value listed on your current Certificate of Insurance after deductions. Your policy will then come to an end, no refund of premium is due and the vehicle becomes our property.</p>	✓	<p>Pay us any excess that applies.</p> <p>Excess details are listed on your current Certificate of insurance.</p> <p>You must pay us any outstanding premium, including the balance of any monthly instalments if your vehicle is assessed as a total loss.</p>
<p>Towing We'll pay to move your car to the nearest safe, secure place or a repairer, if it can't be driven because of a collision we cover.</p>	✓	You need to keep the receipts.
<p>Keys, locks and barrels We'll pay up to \$1,000 to replace or re-code your car keys, locks and barrels if your car keys are stolen.</p>	✓	<p>You need to report the theft of the keys to the police.</p> <p>Pay us any excess that applies.</p>
<p>Baby Capsules and Baby Seats If your car is damaged or stolen in an incident we cover, we will pay up to \$500 in total to replace baby capsules and/or baby seats.</p>	✓	Pay us any excess that applies.
<p>Emergency repairs We'll pay you up to \$500 for emergency repairs you need to make to your car because of a collision we cover.</p>	✓	<p>You don't need our prior approval for the repairs but you do need to keep the receipts.</p> <p>Pay us any excess that applies.</p>

See "**Claim Examples**" for an example of how we pay a **Fire & Theft** claim.

Storm & Water Damage What it covers and what it doesn't

Storm & Water Damage covers the cost of fixing **your car** if it's damaged by a storm, hail, flood or other water damage.

What does storm or water damage mean?

- any impact of hail, rain or lightning on your car in a storm;
- any impact of a moving or falling object on your car because of a storm such as a falling tree;
- flooding of your car caused by a storm; or
- water or any other liquids entering your car from any source.

What is not storm or water damage?

- Any impact to your car by an object other than wind, hail, rain or lightning.

Embargo Note. You won't be covered under **Storm & Water Damage** for damage caused by a storm **within the first 72 hours** from the start of your policy, or the start of your cover for **Storm & Water Damage**, if you haven't had continuous **Storm & Water** damage cover for your car with us or another insurer. The embargo won't apply if you have just bought your car and the **Storm & Water Damage** cover is effective from the purchase date.

Here's what you're covered for, and some information about what happens if you claim.

Cover or limit type	Are you covered?	What you need to do
<p>We will choose to settle your claim for damage to your car by:</p> <ol style="list-style-type: none"> 1. repairing your car; or 2. paying you the fair and reasonable cost to repair your car. <p>If we consider your car to be a total loss we will: pay you the agreed value listed on your current Certificate of Insurance after deductions. Your policy will then come to an end, no refund of premium is due and the vehicle becomes our property.</p>	✓	<p>Pay us any excess that applies.</p> <p>Excess details are listed on your current Certificate of insurance.</p> <p>You must pay us any outstanding premium, including the balance of any monthly instalments if your vehicle is assessed as a total loss.</p>
<p>Towing We'll pay to move your car to the nearest safe, secure place or a repairer, if it can't be driven because of a collision we cover.</p>	✓	You need to keep the receipts.
<p>Baby Capsules and Baby Seats If your car is damaged by a storm or water incident we cover, we will pay up to \$500 in total to replace baby capsules and/or baby seats</p>	✓	Pay us any excess that applies.
<p>Emergency repairs We'll pay you up to \$500 for emergency repairs you need to make to your car because of a collision we cover.</p>	✓	<p>You don't need our prior approval for the repairs but you do need to keep the receipts.</p> <p>Pay us any excess that applies.</p>

See **"Claim Examples"** for an example of how we pay a **Storm & Water Damage** claim.

Options in detail

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The following options are available if you've chosen our 'base' cover (TPPD) and **Collision** cover:

Hire Car option

7 days automatic and more if you need it	When you lodge a claim under any of our covers for loss or damage to your car, and you've chosen the Hire Car option, we'll arrange a hire car for you and pay for the cost of the hire up to \$50 a day. You automatically get 7 days car hire (if you need it that long). If you need it for longer while you're waiting for your car to be repaired, or your claim to be finalised, we'll pay for up to 21 days hire in total. You need to ask us first so we can approve the extra days for you. Drivers must be 18 years of age. Matching your insured car. Our Hire Car option guarantees a standard car, but for drivers over 21, if your car is better than a standard car, we will pay for a car similar to the car you have insured with us but only up to \$50 per day.
Hire car \$2,000 excess cover	Under this option, we'll pay up to \$2,000 towards any excess you have to pay as a result of loss or damage to the hire car we've provided you.

Your responsibility. You'll be responsible for the cost of running the hire car, additional hire costs, loss or damage to the hire car and liability connected with the use of the hire car. Younger drivers have a bigger excess. Please check your excess on hire.

Excess-free Windscreen option

With this option, we'll repair or replace your car's windscreen or window glass (front, side and rear glass windows) if accidentally broken – it won't cost you anything and you won't pay an excess. This option covers one excess-free claim per policy period. We don't cover glass sunroofs under this option.

Repair or replace? We'll try to repair your existing windscreen first before replacing it with a new one. It saves you time and it is better for the environment. Sometimes, the type, size and position of the damage will mean that the whole windscreen needs to be replaced – and we'll do that too.

Getting it fixed. You can lodge a windscreen claim by logging into **MyBuzz** through our website www.buzzinsurance.com.au and O'Briens Glass will be allocated to repair your windscreen once you lodge a claim. If the repair is urgent, you can contact **O'Briens Glass** directly to arrange for the repair to be completed. You will need to provide them with your claim number.

What's not covered

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There are some things your policy doesn't cover. Most of these are standard across the insurance industry.

If any of these things happen we will be able to refuse or reduce your claim. We can also cancel your policy if we choose to.

Driver behaviour

Buzz Insurance doesn't cover loss or damage to your car or claims against you, drivers or passengers of your car if it was being driven by, or in the control of, any person, including you, who:

X	Was not licenced, not correctly licenced, driving on an international licence or not complying with the conditions of their licence to drive your car.
X	Was under the influence of a drug.
X	Had a percentage of alcohol in their breath or blood alcohol level higher than the legally permitted level.
X	Had a percentage of drugs in their system higher than the legally permitted level.
X	You or the driver of your car, or a substitute car, was engaged in a willful or reckless act while driving the car.

However, we won't refuse your claim or cancel your policy if the driver or person in control of your car wasn't you – and you can satisfy us that you had no reason to suspect that the driver was not licenced correctly, not complying with his or her licence, driving on an international licence or affected by alcohol or any drug.

The way your car is used

Buzz Insurance doesn't cover loss or damage to your car or claims against you, or drivers or passengers of your car, if at the time of the incident your car was:

X	Being used to carry a number of passengers or carry or tow a load greater than that for which your car was constructed.
X	Being used to move dangerous, hazardous, or inflammable goods or substances that pollute or contaminate in quantities above that used for domestic purposes.
X	Being driven unregistered or in an unsafe or unroadworthy condition.
X	Being used for a criminal purpose or in the course of a criminal activity.
X	Being used to carry passengers for hire, fare or reward except under a private pooling arrangement.
X	Being used for any motor sport race, test or contest, or while being tested in preparation for any motor sport race, test, contest or for any trialing at any motor sport venue.
X	Being used in connection with the motor trade for experiments, tests, trials or demonstration purposes.

General exclusions

Some other general, standard insurance industry exclusions apply to all cover.

Importantly, claims won't be paid for loss, damage or events that happen **outside the period of insurance** listed on the **Certificate of Insurance**. The other general exclusions that apply are:

Loss or damage

X	Tyre damage caused by road cuts, punctures, bursts or braking.	X	Loss or damage that occurs outside Australia.	X	Loss or damage to your car while on consignment.
X	Loss that occurs because you cannot use your car.	X	Loss or damage caused intentionally by you or a person acting with your expressed or implied consent.	X	Loss or damage caused by the use, existence, or escape of any nuclear or radioactive material.
X	Loss or damage caused by war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power or by contamination or pollution by chemical, biological or nuclear agents which results from an act of terrorism.	X	Loss or damage caused by a failure to secure your car or leaving it in an unsafe position after it broke down, suffered accidental damage or was stolen and then found and you have been notified.		

Mechanical, repairs, depreciation

X	Depreciation or loss of the value of your car.	X	Repairs to old damage.	X	The cost of fixing faulty repairs.
X	Deterioration, wear, tear, rust, erosion or other forms of corrosion.	X	Mechanical, structural, electronic or electrical failures.	X	Loss or damage as a result of not maintaining and/or regularly servicing your vehicle.

Excess What it is and how it works

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An excess is an amount you must contribute towards the cost of a claim. The amount of the excess will be shown in your **Certificate of Insurance**. Further details regarding excesses and how they're calculated can be found in the **Premium and Excess Guide**. If you make a claim you have to pay any excess that applies, either to us or to the repairer or supplier. We'll let you know who to pay the excess to.

Types of excess

There are different types of excess that may apply. Which excesses apply will depend on who is driving your car at the time of an incident. For more detailed information about our excesses, please refer to our **Premium and Excess Guide**.

Excess	When it applies
Basic	The basic excess applies to all claims where an excess is payable.
Age	The age excess applies to any Third Party Property Damage or Collision claim if a person aged 23 or younger is driving your car at the time of the incident. You must pay it in addition to the basic excess and any car modification excess that applies.
Inexperienced driver	The inexperienced driver excess applies to any Third Party Property Damage or Collision claim if a person with less than two years of driving experience aged 24 and over is driving your car at the time of the incident. You must pay it in addition to the basic excess and any car modification that applies.
Car modification	The modified car excess applies to all claims where an excess is payable. You must pay it in addition to the basic excess.
Licence suspension	The Licence suspension excess applies to any Third Party Property Damage or Collision claim if a person who has had one licence suspension in the last 5 years is driving your car at the time of the incident. You must pay it in addition to the basic excess and any car modification, age or inexperienced driver excess that applies.

How an excess is calculated

For details about how our excesses are calculated, please refer to our **Premium & Excess Guide** in the Car Insurance section at www.buzzinsurance.com.au or we can provide one to you free of charge.

Managing your insurance

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The great news is you can manage most of your insurance needs online at www.buzzinsurance.com.au

Premium

Your premium amount will be shown on your **Certificate of Insurance**.

For details about how our premiums are calculated, please refer to our **Premium & Excess Guide** located in the Car Insurance section at www.buzzinsurance.com.au or by contacting us on any of the contact details set out in this PDS. If you need a copy of the guide, we can provide one to you free of charge.

Paying your premium

You can choose how you want to pay your premium – annually or monthly. People who choose to make an upfront payment (annual) will receive a discount.

If you pay your premium by instalments and any instalment remains unpaid for a month after its due date, your policy is automatically cancelled without notice to you at the end of the one month period.

If any instalment remains unpaid for 14 days or more after its due date, we will refuse a claim for incidents that happen 14 days or more after the due date.

Things you need to tell us when you're insured with us

There are things you need to tell us or we may refuse or reduce a claim or cancel your policy. You need to let us know when:

What you need to tell us	How you can tell us online via MyBuzz
You change the address where your car is normally kept.	Update your car's address details.
You change the way you use your car, for example, you use it for driver education or as a hire or delivery car.	Update your use of car details.
You have a new regular driver.	Update your driver details.

table continued next page

What you need to tell us (cont.)	How you can tell us (cont.)
Your car is not in a condition that meets registration requirements in your State or Territory.	Update your car's condition details.
Your car is not in a roadworthy condition, for example it is not in good order and repair, free from rust, mechanical, hail or unrepaired damage, or any other damage that would make it unsafe.	Update your car's condition details.
If you or a regular driver of your car: <ul style="list-style-type: none"> • has their licence cancelled or suspended; • does not have the appropriate type of licence required to drive your car; or • holds an international licence. 	Update your driver details.
Your car is used: <ul style="list-style-type: none"> • as a courier; • is a demonstration vehicle; • as a fleet vehicle; • for the delivery or transport of goods; • as a courtesy car; • as a hire car; • for paid driving instruction; • for security patrol; or • as a taxi or limousine. 	Update your car use details.

Please note, we may not be able to cover your car if some of your circumstances change.

You can contact us to tell us online via **Live Chat** or by **email**. See the contact details in the **“Questions, concerns, complaints”** section of this PDS.

Making changes to your policy

Changes to personal details

You can tell us about changes to your personal details, like your address, or details about drivers of your car (for example adding a new regular driver) and ask us to make changes to these on your policy at any time. If the changes are accepted, we'll give you an updated **Certificate of Insurance**. We'll tell you if we can't accept the changes.

If the changes reduce your premium, we'll refund the amount owing to you.

If any changes you make increase your premium (for example, adding an under 25 year old driver), you'll need to pay extra for the changes.

If you change your car

If you replace your car with a similar one, we'll automatically give you separate 14 day cover for the replacement car from the date you buy it. The cover will be on the same terms and conditions as set out in your policy except the agreed value for the replacement car will be the purchase price of the new car.

If you want to change your policy to cover the replacement car permanently, you must tell us within 14 days of buying it, and we must agree to insure it. If necessary, you'll also need to pay us any extra premium.

You can contact us to tell us about these changes online or by email. See the contact details in the **“Questions, concerns, complaints”** section of this PDS.

Cancelling your policy

If you take out insurance with us and then decide it's not right for you, you can cancel your policy and get a full refund in the first 21 days – as long as you haven't had a claim. It's what's known as your *'cooling off'* period.

Otherwise, you can contact us to cancel your policy at any time and we'll refund any premium that applies to the cancelled period of your policy.

Please note, we may charge you a cancellation fee of \$25 if your policy is cancelled at any time (including during the *'cooling off'* period).

We can only cancel your policy if the law allows us to. This includes if you do not comply with your policy terms and conditions or your duty of disclosure. We will refund any premium that applies to the cancelled period of your policy.

You can contact us to request a cancellation online or by email. See the contact details on page 11 of this PDS.

Paying by instalments? See **“Cancelling your policy”** in this PDS for more information.

Credit provider's rights

If you have borrowed money using your car as security, you may be required to note the credit provider's interest in the car. This may also apply if you lease or have a hire purchase agreement on your car. If this is the case, and the credit provider is listed on your Certificate of Insurance, the cover you have chosen extends to them and the conditions and exclusions also apply to them.

What to do if an incident happens

Step 1 - Tell the police immediately if:

- someone is fatally injured or requires medical attention;
- other driver refuses to stop;
- other driver refuses to exchange details;
- other driver appears to be under the influence of drugs or alcohol; or
- a car needs to be towed away.

Step 2 - Get the details of the other party

If the incident involves another car, get the registration number of that car, and the details of the other driver, including their name, address, contact number, insurance details and drivers licence number and state.

Step 3 - Prevent further damage

Do what you can to prevent any further loss or damage, including having your car towed to safety.

Step 4 - Tell Buzz Insurance quickly

You can claim online at www.buzzinsurance.com.au and after logging into MyBuzz go to the Claims page and click "lodge a claim" then follow the prompts.

Your responsibilities when you make a claim

If you make a claim, **you must:**

- cooperate fully - this may include us inspecting your car or asking you questions, or you providing written statements or proof of ownership to us, or moving your car so that we can inspect it or obtain quotations; and
- send us any communication including court documents you receive relating to the claim. If these documents are not sent to us as
- soon as you receive them, We will not cover you for any legal fees incurred by your delay.

If you make a claim, **you must not:**

- make any admissions of fault to anyone about the incident;
- offer or negotiate to pay or settle a claim; or
- carry out or approve any repairs without our agreement, other than emergency repairs if your cover allows for them.

How we will settle your claim

What we'll do

We can choose to settle claims for damage to your car by:

- repairing your car;
- paying you the fair and reasonable cost of repairing your car; or
- paying you the agreed value if we decide your car is a total loss.

Modifications

The maximum we will pay to repair or replace a modification is the amount shown on the Certificate of Insurance.

Stolen car

If your car is stolen and not recovered within 21 days, we'll consider your car to be a total loss. If it's recovered after we have paid your claim, we may sell the recovered car and use that money to meet our costs of the claim.

Repairing your car

If we choose to repair your car – we select the repairer

If we choose to repair your car we will select the repairer and manage the repairs.

If we request, your car must be taken to premises nominated by us e.g. one of our centres or a repairer's premises. (We will let you know where you need to take your car, or we may arrange for it to be towed.) We may do this, for example:

- to inspect your car before authorising repairs
- to obtain one or more quotes; or
- so that a part of the repair can be carried out by a specialist service provider e.g. windscreen repairs.

We will choose the most suitable repair method for the type of damage to your car.

We may require you to contribute to the costs if the repairs to your car leave it in a better condition than before the incident.

We will not cover any additional costs incurred through extensive delays and difficulties in obtaining parts.

Parts used to repair

If we agree to repair your car, we'll use new parts or quality non-mechanical reusable parts.

We'll use non-mechanical reusable parts or non-genuine parts only when it:

- is consistent with the age and condition of the car;
- doesn't affect the safety or structural integrity of the car;
- complies with the manufacturer's specifications and relevant Australian Design Rules;
- doesn't adversely affect the appearance of the car; and
- doesn't affect the car warranty given by the manufacturer.

If your car is less than 3 years old, we generally won't use reusable parts.

Guarantee

We'll guarantee the quality of workmanship on the repairs authorised by us for the life of your car while the car is under your ownership.

Paying you the reasonable cost of repairs

If we decide to pay you the fair and reasonable cost to repair your vehicle, you need to arrange your own repairs to your car. You must arrange for us to inspect your car before commencing any repairs. We will let you know where you need to take your, or we may arrange for it to be towed.

In determining the fair and reasonable cost, we may consider a number of factors, including quotes from other repairers.

We will choose the most suitable repair method for the type of damage to your vehicle, and pay you the fair and reasonable cost to repair your vehicle.

We may deduct an amount if the repairs to your vehicle leave it in a better condition than before the incident.

You will also need to ensure the repairs are completed and you advise us once they're complete to ensure your cover continues.

If we decide your car is a total loss

If we request, your car must be taken to premises nominated by us e.g. One of our centres or a repairer's premises. (We will let you know where you need to take your car, or we may arrange for it to be towed.)

If your car has been assessed as a total loss by us, we will pay out the agreed sum insured on your current Certificate of Insurance after deducting the following:

- any outstanding premium including the balance of any monthly instalments. We will deduct this amount from our settlement to you or, where applicable, the credit provider noted on your Certificate of Insurance; and
- any applicable excesses.

In relation to any unused portion of the registration and CTP Insurance, we may either:

- also deduct this amount; or
- retrieve and keep this amount.

We may require from you:

- Current registration documents; and
- Your EFT details (account name, BSB and account Number) to transfer the settlement owing to you.

If there is a credit provider noted on your Certificate of Insurance

If you make a claim and we decide to pay you the cost of repairs we may pay the credit provider the cost of repairing your vehicle less any applicable deductions.

If you make a claim and we assess your car as a total loss we will pay the credit provider the agreed value less any applicable deductions.

Where your car is a total loss, we will also require the following information in writing from the credit provider:

- the pay out figure (which must be valid for at least 2 weeks);
- the credit provider's address and reference number; and
- payment method(s) available.

You can forward these via email to claims@thebuzzinsurance.com.au or fax on 1300 729 878.

If there are any remaining funds after we have paid your credit provider, we will pay any balance to you.

Our ability to pay a claim may be affected if you or the credit provider fails to provide us with the information we require. Once we pay the credit provider, we no longer have an obligation to you under the claim for the amount paid to them.

Claims payment examples

1. Collision cover (with Third Party Property Damage)	2. Storm & Water Damage	3. Fire and Theft	4. Third Party Property Damage
<i>You were in an accident with another car. Both cars were damaged. You were at fault. The other driver made a claim against you.</i> Your car was towed from the scene to the repairer. There's a basic excess of \$600 and a car modification excess of \$800 for lowered suspension. You're not registered for GST.	<i>Your car is damaged by hail. Your car is 3 years old.</i> The agreed value of the car listed on the Certificate of Insurance is \$14,200. There's a basic excess of \$600 and you can get a registration and CTP insurance refund of \$250. You're not registered for GST. You pay your premium in monthly instalments.	<i>Your car is stolen and never recovered. It was 3 months old.</i> The agreed value of the car listed on the Certificate of Insurance is \$14,200 and you have Collision and Fire and Theft . You also have the Hire Car option. There's a basic excess of \$600 and a car modification excess of \$400 because you raised the suspension on the car. You paid your premium in a once-off payment. You can get a registration and compulsory and third party insurance refund of \$300. You're not registered for GST.	<i>Your car was in an accident with another car. Your 20 year old son was driving your car.</i> The other driver made a claim against your son. You have a basic excess of \$600 and a young driver excess of \$400 as your son is a nominated driver on your policy. You only have TPPD cover.
The towing company charges \$350. The cost to repair your car was \$3,350. The cost to repair the other car was \$10,500.	We decide your car is a 'total loss'.	We decide your car is a 'total loss'. We agree you need a hire car for 9 days until your car is replaced at a cost of \$50 a day.	We appoint our lawyer to represent your son. Our lawyer costs \$7,000. The court orders that your son pay the other driver \$15,000.
You have to pay an excess of \$1400 (\$600 + \$800) to the repairer.	You pay an excess of \$600 (which we'll deduct from what we pay you). You pay your unpaid premium of \$300.	You pay us excess of \$1000 (\$600 + \$400). There is no premium refund.	You pay an excess of \$1000 (\$600 + \$400) to us.
We pay the repairer \$1,950 (\$3,350 - \$1400).	We pay you \$13,300 (\$14,200 - \$600 - \$300).	You have to pay us the registration refund of \$300.	We pay our lawyers \$7,000.
We pay the towing company \$350.	The 'total loss' becomes our property.	We replace your car with a new one of a similar make and model.	We pay the owner of the other car \$15,000.
We pay the insurer/repairer of the other car \$10,500		We pay the hire car company \$450 (\$50 a day for 9 days).	

GST & Input Tax Credits

Claim payments made under this policy will be based on GST inclusive costs, up to the relevant agreed value or other maximum amount that we pay. However, if you are, or would be entitled to claim any input tax credits for the repair or replacement of your car or for other things covered by your policy, we'll reduce any claim under the policy by the amount of such input tax credits.

Try Buzz Assist

If there's anything about our products and services you need to know, or if you're unsure or concerned about something, we'll do our best to sort it out through **Buzz Assist**. It's our 'help philosophy'. Choose the option that best suits your needs below:

Online Search 24/7

Find just about anything you want to at www.buzzinsurance.com.au using the 'Ask your question here...' Search option. It's quick and available 24/7.

Live Chat online

Chat with a **Buzz Assist** team member through Live Chat, available 9am to 5pm (AEST) Monday to Friday.

Email

For all policy enquiries email us at assist@thebuzzinsurance.com.au We'll respond to your query within one business day.

For all claims enquiries email us at claims@thebuzzinsurance.com.au and we'll respond as soon as possible.

Post

Write to us at **Buzz Insurance**, PO Box 9871, Sydney NSW 2001.

How to resolve a complaint or dispute

Step 1 - Contact us first

If you have a complaint, please contact us through any of the following contact methods:

- for policies email us at assist@thebuzzinsurance.com.au; or for claims email us at claims@thebuzzinsurance.com.au;
- through Live Chat on our website www.buzzinsurance.com.au Monday to Friday between 9am-5pm EST; or
- for Claims only phone us 1300 729 870

If there's still no resolution, we can refer you to, or you may request to speak to a Team Leader.

Our Team Leader will try to review and respond to your complaint as soon as possible. If they require more information they will aim to respond within 15 working days of receipt of your complaint. If there's a delay, the Team Leader will tell you and let you know the reason for it.

Step 2 - Contact Customer Relations

If the Team Leader cannot resolve your complaint or you're not satisfied with the outcome, you can ask for your complaint to be referred to our internal dispute panel, Customer Relations or you can choose to contact them by phoning or writing to:

Free Call: 1800 045 517

Free Fax: 1800 649 290

Email: Customer.Relations@iag.com.au

Mail: Customer Relations

Reply Paid 62759

Sydney NSW 2000

Free post (no stamp required)

Customer Relations will treat your complaint as a dispute and assign one of their staff members to conduct an independent review of the matter. Customer Relations will contact you with a decision usually within 15 business days of receiving your dispute.

Step 3 - Seek an external review

If you're not satisfied with the decision, or we have not finalised the review of your complaint within 45 days, you may wish to seek an external review. Customer Relations will provide you with information on external review options, such as referring you to the Financial Ombudsman Service (FOS). The FOS is contactable on 1300 780 808.

Financial Claims Scheme

This policy may be a 'protected policy' for the purposes of the Federal Government's **Financial Claims Scheme (FCS)**. The FCS is administered by the Australian **Prudential Regulation Authority (APRA)**. We are authorised by APRA. In the unlikely event of an insurer authorised by APRA, such as us, becoming insolvent, the Federal Treasurer may make a declaration that the FCS applies to that insurer. If the FCS applies, as a policyholder, you may be entitled to have valid claims paid under the FCS. Access to the FCS is subject to eligibility criteria. Information about the scheme can be obtained from APRA at www.apra.gov.au and the APRA hotline on 1300 13 10 60.

Privacy and Security

Our trading and customer policies can be found at www.buzzinsurance.com.au

Privacy

Your privacy is important and we take it seriously. We're committed to handling your personal information in accordance with the *Federal Government's Privacy Act*. We get personal information from you directly, from your transactions with us, and from third parties such as motor vehicle registries. We will not sell your information to third parties. Any third parties who perform services for us are required to safeguard any customer information and may only use it in connection with performing those services. We extensively secure and limit access to your information. We protect information about potential, current, and former policyholders. For more information, please refer to our **Privacy Charter** located in the 'Legal Info' section at www.buzzinsurance.com.au or by contacting us.

Security

The protection of your personal information is paramount to us and we take it seriously. That's why we take all reasonable precautions to protect your personal information from loss, misuse, unauthorised access, modification or disclosure. Please refer to our **Security Statement** located in the 'Legal Info' section at www.buzzinsurance.com.au or by contacting us.

Words with special meanings

Some of the words in this **PDS** have special meanings. They're explained here.

Agreed value	The agreed value amount shown on your Certificate of Insurance . The agreed value includes: <ul style="list-style-type: none"> • Any Modifications; • GST; • Registration; • Compulsory Third Party (CTP) Insurance; and • Other on-road costs. But it does not include: <ul style="list-style-type: none"> • Allowance for dealer profit; • Warranty costs; • Future stamp duty; or • Transfer fees.
Car	The insured car listed on your current Certificate of Insurance.
Certificate of Insurance	Your current Certificate of Insurance . It details what cover and options you have chosen and how long your policy covers you for.
Modification	Any extra item fitted to your car, whether by the manufacturer or not or any alteration to the standard body, engine, paintwork, suspension, engine or wheels of your car.
Substitute car	A car you're using while your car is being repaired, serviced or is broken down. It doesn't include a hire car.
You or your	The person or persons named as the insured on your Certificate of Insurance . If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by all of those people.
We, us, our	Insurance Australia Limited ABN 11 000 016 722 trading as Buzz Insurance.