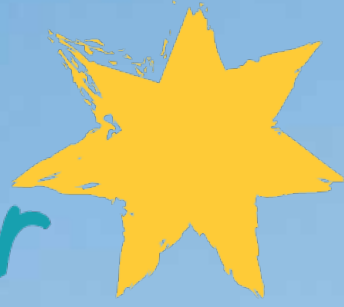


Rental Car PROTECTION.COM.AU



RENTAL CAR INSURANCE

Combined Product Disclosure Statement and Financial Services Guide

Effective 17 January 2018



Table of contents

PRODUCT DISCLOSURE STATEMENT (PDS)	3-21
INTRODUCTION	3
BENEFITS, INCLUSIONS AND OPTIONS	4
BENEFITS TABLE	4
DURATION	5
CANCELLING THIS POLICY.....	5
CLAIMS	5
WHAT TO DO IF YOU WANT TO MAKE A CLAIM	5
CLAIMS NOTIFICATION	5
IMPORTANT INFORMATION	6
WHO IS THE INSURER?	6
THE FINANCIAL CLAIMS SCHEME	6
WHO IS COVER-MORE?	6
WHO IS THE PROVIDING ENTITY?.....	6
WHEN AND HOW BENEFITS ARE PROVIDED	6
ADDITIONAL POLICY INFORMATION	6
CHANGE OF TERMS AND CONDITIONS	6
YOUR DUTY OF DISCLOSURE.....	6
CODE OF PRACTICE.....	7
THE AMOUNT YOU PAY FOR THIS INSURANCE	7
HOW VARIOUS FACTORS AFFECT THE AMOUNT PAYABLE	7
HOW A CLAIM SETTLEMENT IS CALCULATED.....	7
WE RESPECT YOUR PRIVACY	7
RESOLVING COMPLAINTS	8
POLICY WORDING	9
DEFINITIONS	9
GENERAL CONDITIONS	11
PART A – RENTAL VEHICLE	12
SECTION 1 – VEHICLE TYPE.....	12
PART B – TERRITORIES	12
SECTION 2 – AUSTRALIA TERRITORY	12
SECTION 3 – NEW ZEALAND AND SOUTH PACIFIC TERRITORY.....	12
SECTION 4 – EUROPE TERRITORY	12
SECTION 5 – USA AND CANADA TERRITORY	12
SECTION 6 – WORLDWIDE (EXCLUDING USA AND CANADA) TERRITORY	13
SECTION 7 – WORLDWIDE TERRITORY	13
PART C – POLICY COVER	13
SECTION 8 – EXCESS INSURANCE.....	13
SECTION 9 – COLLISION/LOSS DAMAGE WAIVER	14
SECTION 10 – MISFUELLING	14
SECTION 11 – LOCK OUT.....	14
SECTION 12 – ROAD RAGE.....	15
SECTION 13 – CAR JACKING.....	15
SECTION 14 – HOTEL EXPENSES	16
SECTION 15 - TRAVEL EXPENSES.....	16
SECTION 16 – RESTITUTION	16
SECTION 17 – DROP OFF.....	17
SECTION 18- PERSONAL BELONGINGS AND BAGGAGE.....	17
PART D – OPTIONAL EXTRAS (ADDITIONAL PREMIUM APPLIES)	18
SECTION 19 – FAMILY MEMBER (OPTIONAL EXTRA)	18
SECTION 20 – VEHICLE KEY REPLACEMENT (OPTIONAL EXTRA)	18
SECTION 21 – LOSS OF USE (OPTIONAL EXTRA)	18
SECTION 22 – VEHICLE RENTAL CANCELLATION INSURANCE (OPTIONAL EXTRA)	19
SECTION 23 – INTERIORS FOR CAMPERVAN AND MOTORHOME (OPTIONAL EXTRA)	19
SECTION 24 – UNSEALED ROAD (OPTIONAL EXTRA)	19
GENERAL EXCLUSIONS	20
FINANCIAL SERVICES GUIDE	22

Car hire insurance

INTRODUCTION

Thank you for choosing Rentalcarprotection.com.au and welcome to peace of mind Car Hire Insurance. This Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG) contains important information and gives you a full explanation of your cover. We have tried to make this document easy to understand, but if you have any questions please call us on 1300 891 254 (+61 2 8520 3006) or email us at customerservice@Rentalcarprotection.com.au.

You need to be aware that all policies are subject to certain exclusions and conditions. It is therefore essential that you are aware of what is covered and what is not and any security requirements and conditions you need to comply with. For simplicity, the insurer uses keywords or phrases which are shown in Definitions and these are listed in alphabetical order. They have the same meaning whenever they appear and will always be shown in bold with an initial capital letter so as to remind you of their importance.

Please read the PDS carefully to ensure it provides the cover you need.

To help you understand the cover provided, sections of the policy wording are laid out under the following headings:

- What is Insured – This text gives information about the cover provided
- What is Not Insured – This text draws your attention to what is not covered (including reference to the General Exclusions)

In addition you should also read the General Conditions and General Exclusions.

Your Certificate of Insurance should be read in conjunction with the Policy Wording, as together they form the basis of your insurance contract.

It is our ambition at Rentalcarprotection.com.au to design products addressing travellers' needs. We are focused on providing you with the best-in-class products and selection in order to bring you peace of mind on your trips wherever they may take you.

We hope you visit us again soon and keep us in mind next time you hire a car!

Once again, thank you for your custom.

Best,



Ernesto Suarez

Rentalcarprotection.com.au

Benefits, inclusions and options

Below is a summary of the benefits We provide and their maximum limits. Please refer to the Policy wording on pages 9–14 for full details of the cover provided.

CAR HIRE BENEFITS TABLE		PLANS						
		The Aussie	The Pacifico	The European	The North American	Worldwide Lite	Worldwide Plus	
		Australia	New Zealand & South Pacific	Europe	USA and Canada	Worldwide (excl. USA and Canada)	Worldwide	
		Comprises of the Australian states and territories including Christmas Island and Norfolk Island.	Comprises of New Zealand and South Pacific countries including American Samoa, Cook Islands, Fiji, French Polynesia, Kiribati, Nauru, New Caledonia, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu and Western Samoa.	Includes all European Union (EU) Member States and countries to the West of the Ural Mountains including the British Isles, Ireland, Iceland, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira and the Azores.	United States of America (USA) and Canada only.	All countries excluding United States of America (USA), Canada, Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, Libya, North Korea, Myanmar, Sudan and Zimbabwe.	All countries excluding Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, Libya, North Korea, Myanmar, Sudan and Zimbabwe.	
Single Trip/Annual Multi Trip Inbound – Single Trip only	Single Trip/Annual Multi Trip							Single Trip/Annual Multi Trip
A	VEHICLE TYPE							
1	Car	Available on Single Trip and Annual Multi Trip policies and combined multi-vehicle annual policies						
	Van	Available on Single Trip and combined multi-vehicle annual policies						
	Campervan/Motorhome	Available on Single Trip and Annual Multi Trip policies and combined multi-vehicle annual policies						
B	TERRITORY							
2	Australia	✓	(Optional - available on an Annual Multi Trip policy)	(Optional - available on an Annual Multi Trip policy)	(Optional - available on an Annual Multi Trip policy)	(Optional - available on an Annual Multi Trip policy)	(Optional - available on an Annual Multi Trip policy)	
3	New Zealand & South Pacific	✗	✓	✗	✗	✓	✓	
4	Europe	✗	✗	✓	✗	✓	✓	
5	USA and Canada	✗	✗	✗	✓	✗	✓	
6	Worldwide (excluding USA and Canada)	✗	✗	✗	✗	✓	✗	
7	Worldwide	✗	✗	✗	✗	✗	✓	
C	POLICY COVER							
8	Excess Insurance	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	
9	Collision/Loss Damage Waiver	-	-	-	\$200,000	-	\$200,000	
10	Misfuelling	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	
11	Lock Out	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	
12	Road Rage	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	
13	Car Jacking	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	
14	Hotel Expenses	\$300	\$300	\$300	\$300	\$300	\$300	
15	Travel Expenses	\$300	\$300	\$300	\$300	\$300	\$300	
16	Restitution	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	
	Sub-limit per day	\$50	\$50	\$50	\$50	\$50	\$50	
	Maximum payment for a single claim	\$500	\$500	\$500	\$500	\$500	\$500	
17	Drop Off	\$500	\$500	\$500	\$500	\$500	\$500	
18	Personal Belongings and Baggage	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	
	Maximum payment for single claim	\$600	\$600	\$600	\$600	\$600	\$600	
D	OPTIONAL EXTRAS							
19	Family Member (Spouse)	Cover for Your Close Relative(s) named on the Certificate of Insurance living in the same main residence as You , travelling together or separately on trips up to 65 consecutive days at any one time.	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade
20	Vehicle Key Replacement	Cover to replace a lost or stolen Rental Vehicle key , including replacement locks and locksmith charges.	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade
21	Loss of Use	Cover for up to \$250 toward cancellation charges if the company charges for Loss Of Use of the Rental Vehicle following damage caused to Your Rental Vehicle .	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade
22	Vehicle Rental Cancellation Insurance	Cover for up to \$750 if You have to cancel the Vehicle Rental Agreement .	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade
23	Interiors for Campervan and Motorhome	Cover for up to \$500 per item (\$1,500 in total) for accidental damage You cause to the permanent interior fixtures and fittings.	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade
24	Unsealed Roads	Cover up to the Excess Insurance limit if allowed under the Vehicle Rental Agreement .	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade

NOTE: EMBOLDENED TERMS USED BELOW HAVE THE MEANING GIVEN TO THEM IN THE DEFINITIONS SECTION OF THE POLICY WORDING ON PAGES 9-21.

DURATION

This policy is valid between the Start Date and Expiry Date set out on **Your Certificate of Insurance**. If **You** have purchased a Daily single-trip policy it can be for a **Vehicle Rental Agreement** period not exceeding 31 consecutive days. If **You** have purchased an Annual multi-trip policy it can be for a **Vehicle Rental Agreement** period not exceeding 60 consecutive days per trip.

This insurance is provided for one **Rental Vehicle** at any one time, which may be driven and operated by **You**.

Except in respect of Section 22 (Vehicle Rental Cancellation Insurance), cover will take effect from the time **You** take legal control of the **Rental Vehicle** and will cease at the time the **Rental Company** or **Car Club Company** assumes control of the **Rental Vehicle** whether at its business location or elsewhere.

This policy must have been purchased prior to the commencement of and for the full duration of a **Vehicle Rental Agreement** for which **You** wish this policy to be operative.

If **You** have purchased an Annual multi-trip policy then cover will cease at the Expiry Date set out on **Your Certificate of Insurance**.

CANCELLING THIS POLICY

DAILY SINGLE-TRIP POLICIES

You can cancel **Your** policy and receive a full refund within 14 days of purchase, provided **You** have not taken legal control of the **Rental Vehicle**.

If **You** make a claim or know **You** will be submitting a claim before **You** ask to cancel **Your** policy, no refund will be given for cancellations. Any refund will be paid by **Us** within 15 days of the date of **Your** cancellation notice.

ANNUAL MULTI-TRIP POLICIES

If **Your** policy has started and **Your** car hire rental has not started and **You** have not made a claim and **You** wish to cancel the policy within 14 days of the date of purchase, a full refund will be given.

If **You** make a claim or know **You** will be submitting a claim before **You** ask to cancel **Your** policy, no refund will be given for cancellations. Any refund will be paid by **Us** within 15 days of the date of **Your** cancellation notice.

To make a cancellation request, please call 1300 891 254 (+61 2 8520 3006) or email Customerservice@Rentalcarprotection.com.au.

Claims

WHAT TO DO IF YOU WANT TO MAKE A CLAIM

Should **You** wish to make a claim under **Your** Car Hire Insurance, **You** can do so 24 hours a day 7 days a week online. **You** must give **Us** any information or help that **We** ask for. In respect of Section 8 (Excess Insurance) or Section 9 (Collision/Loss Damage Waiver), **You** must not settle, reject, negotiate or agree to pay any claim without first obtaining **Our** written permission. Please note that in the majority of cases, car rental companies will deduct any damages incurred directly from **Your** credit card. In this case **You** should submit a claim to **Us** following the directions following.

Full details of how to notify **Us** of a claim online are set out below.

CLAIMS NOTIFICATION

If **You** have to make a claim, then please visit our website at www.Rentalcarprotection.com.au/claims and submit **Your** claim online. Alternatively, **You** can contact the Insurer's claims team:

Email: NotifyClaims@Rentalcarprotection.com.au

Call: 1300 482 627 (+61 2 8907 5091)

Mail: Rentalcarprotection.com.au

Claims Team

Private Bag 913

North Sydney NSW 2059 Australia

You will be asked to confirm details of the incident for which **You** are making a claim – please have **Your** policy number to hand. **We** will ask **You** to provide the following documentation to support **Your** claim:

- A copy of **Your Vehicle Rental Agreement**
- Charge receipt for the rental (if separate from the **Vehicle Rental Agreement**)
- Copies of any invoices, receipts, or other documents confirming any amount **You** have paid in respect of the incident for which **You** are claiming
- A copy of the **Rental Company's** or **Car Club Company's** accident damage report.

In certain circumstances, **We** will also require the following additional documents:

- If the accident requires the attendance of the Police, **We** require an original copy of the Police Report (a police report will be required if **You** are claiming for any theft, either of the vehicle or personal belongings)
- A copy of **Your** credit card or bank statement showing payment of the damages claimed.
- A copy of the **Certificate of Insurance** **You** received from **Us** when **You** purchased **Your** insurance policy.

It is important that **You** provide all documentation requested (scanned copies are acceptable), as **We** may be unable to process **Your** claim until received. Any payments made for claims will be paid to **You** by electronic transfer into **Your** bank account.

FAILURE TO FOLLOW THE ABOVE STEPS MAY DELAY OR JEOPARDISE THE REIMBURSEMENT OF YOUR COSTS.

Important information

WHO IS THE INSURER?

The insurer of this product is Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFSL 232507. ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its Customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's Customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations. ZAIL's contact details are:

Mail: Zurich Australian Insurance Limited
PO Box 677, North Sydney NSW 2059

THE FINANCIAL CLAIMS SCHEME

If the insurer becomes insolvent, **You** may be entitled to payment under the Financial Claims Scheme (FCS). Access to the FCS is subject to eligibility criteria. Please visit www.fcs.gov.au for information.

WHO IS COVER-MORE?

Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) administers the policy (including Customer service and claims management) and will arrange for the issue of the insurance, through the appointment of the providing entity. Alternatively, another financial services licensee or its authorised representatives may arrange for the issue of this insurance.

WHO IS THE PROVIDING ENTITY?

The person or entity that provides **You** with this PDS is the providing entity. Halo Insurance Services Pty Ltd ABN 86 619 780 648, AR 1255662, its employees and call centre staff, arrange the issue of this insurance to **You** on behalf of the insurer and not on **Your** behalf.

The capacity in which they act is displayed in the Financial Services Guide at the end of this document.

Rentalcarprotection.com.au is the registered trading name and website of Halo Insurance Services Pty Ltd.

WHEN AND HOW BENEFITS ARE PROVIDED

The benefits for which **You** are insured under this policy are payable:

- when an insured event occurs during the **Duration** causing **You** to suffer loss or damage or incur legal liability; and
- **Your** claim is accepted by **Us**.

After calculating the amount payable **We** will either:

- pay for specified additional expenses;
- pay the person or provider to whom **You** are legally liable;
- pay the cash value, repair cost or arrange replacement of **Your** personal items; or
- pay **You**.

ADDITIONAL POLICY INFORMATION

The insurance **We** offer **You** is set out in this PDS and Policy Wording. It is important that **You** are aware of the:

- limits on the cover provided and the amounts **We** will pay **You** (including any excess that applies);
- "DEFINITIONS" found in the Policy Wording;
- maximum benefit limits shown in the Benefits table; and
- Policy Conditions and General Exclusions found in the Policy Wording.

CHANGE OF TERMS AND CONDITIONS

From time to time and where permitted by law, **We** may change parts of the Combined FSG/PDS. **We** will issue a new Combined FSG/PDS or a Supplementary FSG or PDS or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to **You** from the view of a reasonable person deciding whether to buy this insurance may be found on Rentalcarprotection.com.au.

You can obtain a paper copy of any updated information without charge by calling 1300 891 254.

YOUR DUTY OF DISCLOSURE

Before **You** enter into this contract of insurance, **You** have a duty of disclosure under the Insurance Contracts Act 1984 (Cth). The duty applies until (as applicable) **We** first enter into the policy with **You**, or **We** agree to a variation, extension or reinstatement with **You**.

ANSWERING OUR QUESTIONS

In all cases, if **We** ask **You** questions that are relevant to **Our** decision to insure **You** and on what terms, **You** must tell **Us** anything that **You** know and that a reasonable person in the circumstances would include in answering the questions.

It is important that **You** understand **You** are answering **Our** questions in this way for Yourself and anyone else that **You** want to be covered by the contract.

VARIATIONS. EXTENSIONS AND REINSTATEMENTS

For variations, extensions and reinstatements **You** have a broader duty to tell **Us** anything that **You** know, or could reasonably be expected to know, may affect **Our** decision to insure **You** and on what terms.

IF YOU DO NOT TELL US SOMETHING

If **You** do not tell **Us** anything **You** are required to tell **Us**, **We** may cancel **Your** contract or reduce the amount **We** will pay **You** if **You** make a claim, or both.

If **Your** failure to tell **Us** is fraudulent, **We** may refuse to pay a claim and treat the contract as if it never existed.

CODE OF PRACTICE

The insurer is a signatory to the General Insurance Code of Practice (Code) which is developed by the Insurance Council of Australia.

The Code sets out high standards of service that general insurers must meet when consumers are buying insurance, making claims, experiencing financial hardship, requesting information or wanting to make a complaint.

To obtain more information on the Code and the rights **You** may have under it please contact **Us** or visit www.codeofpractice.com.au.

THE AMOUNT YOU PAY FOR THIS INSURANCE

You can obtain a quote from the providing entity. The amount **We** charge **You** for this insurance policy is the total amount of the premium that **We** calculate to cover the risk, any commission and any relevant government charges (such as GST and stamp duty). These amounts add up to the total amount **You** must pay.

Once the policy is issued **Your** total premium and any relevant government charges are shown on the **Certificate of Insurance**. If **You** wish to change **Your** policy in any way please contact **Us**.

HOW VARIOUS FACTORS AFFECT THE AMOUNT PAYABLE

We consider a number of factors in calculating the total Amount Payable. The following is a guide on these key factors, how they combine and how they may impact the assessment of risk and therefore **Your** premium.

- Area and Territory – higher risk Areas and Territories cost more.
- Rental Agreement – the longer the duration of the **Vehicle Rental Agreement**, the higher the cost may be.
- Age – higher risk age groups cost more.
- **Contribution Excess** – the higher the **Contribution Excess** the lower the cost.
- Extra cover options (where available) – additional premium may apply.

HOW A CLAIM SETTLEMENT IS CALCULATED

When **We** pay a claim **We** consider a number of aspects in calculating the settlement. These include:

- the amount of loss or damage or liability;
- the **Contribution Excess**;
- the maximum benefit limits and sub-limits; and
- the terms and conditions of the policy.

The following example illustrates how **We** will calculate claim settlement:

- **Your Rental Vehicle** is damaged when a falling tree branch damages the windscreen.
- **You** have a Daily Single-Trip Policy in the **Australia Territory**.
- **You** have chosen the nil **Contribution Excess** option.

The claim settlement would be calculated as follows:

- Consider the Excess value as per **Your Vehicle Rental Agreement** with the **Rental Company** or **Car Club Company** – \$1,000.
- Consider the maximum benefit limit for Excess Insurance – \$10,000.
- Consider the **Contribution Excess**. As **You** have chosen the nil **Contribution Excess** option, no **Contribution Excess** is deducted. This results in a claim settlement of \$1,000.

WE RESPECT YOUR PRIVACY

In this Privacy Notice the use of “**We**”, “**Our**” or “**Us**” means Cover-More and the Insurer, unless specified otherwise.

WHY YOUR PERSONAL INFORMATION IS COLLECTED

We collect **Your** personal information (including sensitive information) for the purposes of:

- identifying **You** and conducting necessary checks;
- determining what services or products **We** can provide to **You** and/or others;
- issuing, managing and administering services and products provided to **You** and/or others including claims investigation, handling and payment; and
- improving services and products e.g. training and development of representatives, product and service research, data analysis and business strategy development.

Cover-More also collects **Your** personal information for the purpose of providing special offers for other services and products that might be of interest to **You**.

HOW YOUR PERSONAL INFORMATION IS COLLECTED

We may collect **Your** personal information through websites from data **You** input directly or through cookies and other web analytic tools, via email, by fax, by telephone or in writing.

We collect personal information directly from **You** unless:

- **You** have consented to collection from someone else;
- it is unreasonable or impracticable for **Us** to do so; or
- the law permits **Us** to collect from someone else.

We also collect additional personal information from other third parties to provide **You** with **Our** services and products.

If **You** provide personal information to **Us** about another person **You** must only do so with their consent and agree to make them aware of this Privacy Notice.

WHO WE DISCLOSE YOUR PERSONAL INFORMATION TO

We may disclose **Your** personal information to other parties and service providers for the purposes noted above.

The other parties and service providers include:

- insurers and reinsurers;
- medical providers and travel providers;
- **Our** lawyers and other professional advisers;
- **Our** related companies and other representatives or contractors who **We** have hired to provide services or to monitor the services provided by **Us** or **Our** agents, **Our** products or operations; and

- **Our** business partners who may offer other goods and services to **You**; and/or
- other parties **We** may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Cover-More Privacy Policy and the insurer's Privacy Statement. The contractual arrangements that **We** have in place with these parties and service providers generally include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about **You** to other parties and service providers, some of whom may be located in overseas countries. Who they are may change from time to time.

Generally these recipients will be located in the overseas countries **You** travelled to over the duration of **Your** policy and **Your** claim. These recipients would usually be service providers such as medical providers, providers of travel related services, investigators, assessors and facilitators or **Our** related entities that carry out services on **Our** behalf in relation to **Your** policy and **Your** claim.

Further details of these types of recipients are set out in the Cover-More Privacy Policy and the insurer's Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the *Privacy Act 1988* (Cth) (Privacy Act). Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Privacy Act in Australia. By acquiring the services and products from **Us**, **You** agree that **You** may not be able to seek redress under the Privacy Act, or from **Us** and/or from the recipients in overseas countries, or to the extent permitted by law.

You and any other **Eligible Person** included on the policy consent to these uses and disclosures unless **You** tell Cover-More, using the contact details following.

YOUR CHOICES

If **You** choose not to provide **Your** personal information and/or choose not to consent and/or withdraw **Your** consent to the use and disclosure of **Your** personal information set out in this Privacy Notice at any stage, **We** may not be able to provide **Our** services or products or manage and administer services and products to **You** and/or others.

If **You** wish to withdraw **Your** consent including for things such as receiving information on products and offers, please call Cover-More on 1300 891 254.

MORE INFORMATION

For more information about how **Your** personal information is collected, used or disclosed, how to access or seek correction to **Your** personal information or how to make a complaint and how such a complaint will be handled, please contact **Us** or refer to the relevant website details below.

Cover-More Privacy Officer

Cover-More Insurance Services Pty Ltd

Mail: Private Bag 913, North Sydney NSW 2059 Australia

Email: privacy.officer@covermore.com.au

Call: 1300 72 88 22

Website: www.covermore.com.au/covermore_privacy_policy

ZAIL Privacy Officer

Zurich Australian Insurance Limited

Mail: PO Box 677, North Sydney NSW 2059

Email: privacy.officer@zurich.com.au

Call: 132 687

Website: www.zurich.com.au/important-information/privacy

RESOLVING COMPLAINTS

We are committed to resolving **Your** complaint fairly.

If **You** think **We** have let **You** down in any way, or **Our** service is not what **You** expect (even if through one of **Our** representatives), please let **Us** know so **We** can put **You** in contact with someone who can help resolve the complaint. **You** can talk to **Us** over the phone or write to **Us**.

- Call Cover-More on 1300 891 254.
- Write to the Customer Relations Manager:
Private Bag 913, North Sydney NSW 2059 or
email Customerrelations@covermore.com.au.

We will listen to **You**, consider the facts and respond to **You** within 15 working days. If more information or time is needed to respond to **Your** complaint properly **We** will contact **You** to agree an appropriate timeframe to respond.

If **You** are unhappy with the response, please tell **Us**.

Cover-More will undertake a separate review of the matter. Provided **We** have the information **We** need, this review will be completed within 15 working days.

If **You** are not satisfied with the resolution, then **Your** complaint will be referred to the Dispute Resolution Officer or their delegate at the Insurer.

We will send **You Our** final decision within 45 days from the date **You** first made **Your** complaint.

We expect **Our** procedures will deal fairly and promptly with **Your** complaint. However, if **You** are not satisfied with **Our** final decision **You** can choose to have the matter reviewed independently by the Financial Ombudsman Service (FOS) Australia. Its services are free to **You**. As a member **We** agree to accept their decision, where **We** are bound to do so.

Financial Ombudsman Service Limited

Mail: GPO Box 3

Melbourne VIC 3001

Call: 1800 367 287

Fax: 03 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

Policy Wording

THE POLICY IS NOT VALID UNLESS THE CERTIFICATE OF INSURANCE IS ISSUED TO YOU.

We agree to provide the insurance described in this policy to **You** in return for payment of the premium and compliance with the Policy Conditions.

DEFINITIONS

In this PDS the following words have the following meaning unless specified otherwise.

Assistance Company

A company which acts on behalf of the **Rental Company** or **Car Club Company**.

Australia Territory

Comprises the Australian states and territories, including the external territories of Christmas Island and Norfolk Island. Excludes any claim resulting from **You** travelling to a specific country or to an area where a Local Government body or Regulatory body has advised against all or all but essential travel.

Campervan/Motorhome

A vehicle up to 7.5 tonnes which includes sleeping and cooking facilities.

Car

A motor vehicle which is constructed for the carriage of passengers and their effects and is adapted to carry no more than nine passengers.

Car Club Company

A company or agency which is fully licensed with the regulatory authority of the country, state or local authority in which the company or agency provides the registered paying members use of all **Rental Vehicles** within the **Car Club Company** fleet. A car club provides its members with quick and easy access to a car or a van for short term hire. Members can make use of car club and van club vehicles, as and when they need them.

Please note **Car Club Company** is different from **Rental Company** as indicated in DEFINITIONS.

Car Club Member

A member of the **Car Club Company**. This policy covers "Joint Member" and/or "Partner Member" that reside at the same main residence as the member of the **Car Club Company**.

Certificate of Insurance

The document produced by **Us** confirming that a policy has been issued to **You** and premium collected using Rentalcarprotection.com.au. This document is issued to **You** on confirmation of purchase along with **Your** policy wording.

Close Relative(s)

A spouse or partner, civil partner, parents, parents-in-law, brothers, sisters, brothers-in-law, sisters-in-law, adult child or fiancé/fiancée living in the same residence as **You**.

Contribution Excess

It is the amount **You** will have to pay towards any claim. The **Contribution Excess** will be the amount displayed on the **Certificate of Insurance** as "**Contribution Excess**".

Country of Residence

It is the country where **You** are ordinarily permanently resident, spend more than 91 days per year, pay income tax or are registered with a Medical Practitioner.

Covered Rental Trip

The period of hire of the **Rental Vehicle** as shown in the **Vehicle Rental Agreement**.

Duration

Has the meaning given to it under the heading "DURATION" in the Benefits, Inclusions and Options section of this document.

Eligible Person(s)

- a) Any person who is a resident of Australia at the time of purchase of this policy. **You** must hold a driver licence which entitles **You** to rent and drive the **Rental Vehicle** in the country where **You** are renting and driving the **Rental Vehicle**. **You** must also be:
 - i. aged between 21 and 85 years of age;
 - ii. eligible to rent and drive the **Rental Vehicle**; and
 - iii. be named on the **Rental Vehicle Agreement** (up to a maximum of 9 drivers).
- b) Any person who is a resident of a country outside the **Australia Territory** (other than Iran) who will rent and drive the **Rental Vehicle** in the **Australia Territory** at the time of purchase of this policy. **You** must hold a driver licence which entitles **You** to rent and drive the **Rental Vehicle** in the country where **You** are renting and driving the **Rental Vehicle**. **You** must also be:
 - i. aged between 21 and 85 years of age;
 - ii. eligible to rent and drive the **Rental Vehicle**; and
 - iii. be named on the **Rental Vehicle Agreement** (up to a maximum of 9 drivers).

European Economic Area (EEA)

Comprises the countries of the European Union (EU), plus Liechtenstein and Norway.

Europe Territory

Includes all European Union (EU) Member States and countries to the west of the Ural Mountains including the British Isles, Ireland, Iceland, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira and the Azores. Excludes any claim resulting from **You** travelling to a specific country or to an area where a Government Body or Regulatory body have advised against all or all but essential travel.

Excess

The monetary amount for which **You** are liable for loss or damage to the **Rental Vehicle** under the **Vehicle Rental Agreement**.

Loss of Use

The period during which the **Rental Vehicle** hired by **You** is not available for hire due to damage caused during the **Vehicle Rental Agreement** period. Loss of Use charges are calculated at the same rate **You** paid when **You** hired the **Rental Vehicle**.

Insurer/Our/Us/We

Means Zurich Australian Insurance Limited (ZAIL).

Membership Card/Keys

Keys, Key Fobs, Membership Cards used to open and lock the **Rental Vehicle**. This definition only applies for vehicle hired with a **Car Club Company**.

New Zealand and South Pacific Territory

Comprises New Zealand and the following countries: American Samoa, Cook Islands, Fiji, French Polynesia, Kiribati, Nauru, New Caledonia, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu and Western Samoa. Excludes any claim resulting from **You** travelling to a specific country or to an area where a Local Government body or Regulatory body has advised against all or all but essential travel.

Off Road

Any area that is not a gazetted road, sealed road or **Unsealed Road**. Includes, but is not limited to unformed roads, fire trails, tracks, rivers, tidal crossings, creek beds, beaches, streams, dams, rivers, flood waters, sand, desert, rocks, fields and paddocks.

Rental Company

A company or agency which is fully licensed with the regulatory authority of the country, state or local authority where the **Rental Vehicle** is collected.

Rental Vehicle

Any vehicle rented under a **Vehicle Rental Agreement** on a daily or weekly basis from a **Rental Company** or a **Car Club Company** within the **Territories** covered by **Your** policy and which is collected from the **Rental Company** or **Car Club Company** within the geographical scope of this insurance.

Specified Driver(s)

Drivers listed on the **Vehicle Rental Agreement** and who are **Eligible Persons**.

Towing

The recovery of the vehicle following an accident, theft, malicious damage, fire or mechanical breakdown to the nearest premises owned by the **Rental Company** or the original pick up location whichever is closest.

Territories

The Australia and/or New Zealand and South Pacific and/or Worldwide Territory (including and/or excluding USA and Canada) and/or Europe Territory and/or USA/Canada Territory in which this policy provides cover, as shown on **Your Certificate of Insurance**.

Unsealed Road

A gazetted road for which the relevant Roads Authority has responsibility and which is not sealed or dressed in a hard material such as tar, bitumen or concrete.

USA/Canada Territory

United States of America (USA) and Canada only. Excludes any claim resulting from **You** travelling to a specific country or to an area where a Local Government body or Regulatory body has advised against all or all but essential travel.

Van

A vehicle up to 7.5 tonnes designed specifically to carry goods.

Vehicle Rental Agreement

The contract of hire between the **Rental Company** or **Car Club Company** and the **Insured Person**.

Worldwide (excluding USA, Canada and certain sanctioned countries) Territory

All countries excluding United States of America (USA), Canada, Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, Libya, North Korea, Myanmar, Sudan and Zimbabwe. Excludes any claim resulting from **You** travelling to a specific country or to an area where a Local Government body or Regulatory body has advised against all or all but essential travel.

Worldwide Territory

Includes all countries EXCLUDING any trip in, to, or through Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, Libya, North Korea, Myanmar, Sudan and Zimbabwe. Excludes any claim resulting from **You** travelling to a specific country or to an area where a Local Government body or Regulatory body has advised against all or all but essential travel.

You/Your/Yours/Insured Person(s)/Policyholder

The person who is named on the **Certificate of Insurance**, who must be an **Eligible Person** and the **Specified Driver** on the **Vehicle Rental Agreement**, and who is a resident of Australia.

GENERAL CONDITIONS

The following conditions apply to all sections of this policy.

1. Keeping To The Terms of Your Policy

The cover provided by this policy only applies if **You** have met all the terms and conditions stated within this document.

2. Number of Rental Vehicles

Cover is provided for one **Rental Vehicle** at any one time which may be driven and operated by **You** or any of the **Specified Drivers** as detailed on the **Vehicle Rental Agreement**. Cover will take effect from the time **You** take legal control of the **Rental Vehicle** and will cease at the time the **Rental Company** or **Car Club Company** assumes control of the **Rental Vehicle** whether at its business location or elsewhere.

3. Purchase of Policy

This policy must have been purchased prior to the commencement date of a **Vehicle Rental Agreement** for which **You** require this insurance to be operative.

4. Provision of Accurate Information

In deciding to provide this insurance and in setting the terms and premium **We** have relied on the information that has been provided by **You** and **You** must take care when answering any question to ensure that all information is accurate and complete. **You** must tell **Us**, as soon as possible, if there are any changes to the information that has already been provided.

5. If You Have a Claim

- a) The Claims Department must be notified of any accident, proceeding or other event which may give rise to a claim as soon as reasonably practicable. Delay in notifying **Us** may affect **Our** ability to pay a claim.
- b) **You** must co-operate with **Us** at all times and give **Us** all the information and help **We** request.
- c) **You** must provide **Us** with the records and documents **We** request.
- d) **You** must not admit liability, negotiate or refuse any claim without **Our** written consent.
- e) **We** are entitled to the control and settlement of all proceedings arising out of or in connection with **Your** claim.
- f) Claims will not be paid in respect of expense to the extent that they are assumed, waived or paid by the **Rental Company** or **Car Club Company** or its insurers.

6. Other Insurance

If there is any other insurance covering the same loss damage or liability or any part thereof **We** will only pay **Our** rateable proportion of the claim except where this is excluded under the policy.

7. Proceedings To Make a Recovery

We may take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity provided under this insurance and any amounts so recovered shall belong to **Us**, and **You** or any of the **Specified Driver(s)** shall co-operate and provide all reasonable assistance as necessary to **Us**.

8. Driving Licence

You and all **Specified Driver(s)** must hold a valid driver licence or hold a full internationally recognised driver licence.

9. Care of Vehicle

You must take all reasonable steps to protect the **Rental Vehicle** against loss and damage.

10. Amounts in Australian Dollars

The policy benefit amounts are in Australian Dollars.

All amounts payable and claims are payable in Australian Dollars at the rate of exchange applicable at the time the expenses were incurred.

11. Policy Interpretation

The policy shall be interpreted in accordance with the law of the Australian State or Territory in which it is issued.

12. Contribution Excess

The **Contribution Excess** is the first amount of a claim which **We** will not pay for. The **Contribution Excess** applies to any claim arising from a separate event in respect of Sections 8, 9, 10, 11, 12, 16, 17 and 18 of the standard cover and Sections 19, 20, 21, 23 and 24 of the optional cover on this policy only. The **Contribution Excess** is the amount shown on **Your Certificate of Insurance**.

13. Sanctions Regulation

Notwithstanding any other terms or conditions under this policy, **We** shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to **You** or any other party to the extent that such cover, payment, service, benefit and/or activity of **Yours** would violate any applicable trade or economic sanctions, law or regulation.

Part A – Rental Vehicle

SECTION 1 – VEHICLE TYPE

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>Your Policy cover only applies to the Vehicle Type(s) set out on Your Certificate of Insurance:</p> <p>1A: Car</p> <p>1B: Van</p> <p>1C: Campervan/Motorhome</p>	<p>Refer to General Exclusions pages 20-21.</p>

Part B – Territories

SECTION 2 – AUSTRALIA TERRITORY

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in a country defined as Australia Territory.</p>	<ul style="list-style-type: none">Where the Rental Vehicle is being used in, to or through a country not defined as Australia Territory. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 3 – NEW ZEALAND AND SOUTH PACIFIC TERRITORY

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in a country defined as a New Zealand and South Pacific Territory.</p>	<ul style="list-style-type: none">Where the Rental Vehicle is being used in, to or through a country not defined as a New Zealand and South Pacific Territory. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 4 – EUROPE TERRITORY

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in a country defined as a Europe Territory.</p>	<ul style="list-style-type: none">Where the Rental Vehicle is being used in, to or through a country not defined as a Europe Territory. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 5 – USA AND CANADA TERRITORY

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in the United States of America (USA) or Canada.</p>	<ul style="list-style-type: none">Where the Rental Vehicle is being used in, to or through any other country other than the USA or Canada. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 6 – WORLDWIDE (EXCLUDING USA, CANADA) TERRITORY

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in a country defined as a Worldwide (excluding USA and Canada) Territory.</p>	<ul style="list-style-type: none"> Where the Rental Vehicle is being used in, to or through the following countries: <ul style="list-style-type: none"> Canada, United States of America (USA), Afghanistan, Congo, Iran, Iraq, Ivory Coast, Liberia, Libya, North Korea, Myanmar, Sudan, and Zimbabwe. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 7 – WORLDWIDE TERRITORY

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in a country defined as a Worldwide Territory.</p>	<ul style="list-style-type: none"> Where the Rental Vehicle is being used in, to or through the following countries: <ul style="list-style-type: none"> Afghanistan, Congo, Iran, Iraq, Ivory Coast, Liberia, Libya, North Korea, Myanmar, Sudan, and Zimbabwe. <p>Also refer to General Exclusions pages 20-21.</p>

Part C – Policy Cover

SECTION 8 – EXCESS INSURANCE

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay up to \$10,000 for any single incident or for a series of incidents during any single Vehicle Rental Agreement for the reimbursement of the Excess applied by the Rental Company or Car Club Company caused by accidental damage to the Rental Vehicle including any caused by fire, theft or vandalism, as well as for any repair costs that the Rental Company or Car Club Company charges You or for payments that You are responsible for under the terms of Your Vehicle Rental Agreement following accidental damage to windscreens, tyres, roof and under-carriage.</p> <p>We will pay up to \$1,500 for any rental fees charged by the Rental Company or Car Club Company for which You are liable during a period for which the Rental Vehicle is unable to be used by You and for any related towing costs including any additional costs incurred by You arising from the breakdown of the Rental Vehicle for You to travel home or to Your destination, as long as those fees or costs are the result of accidental damage or theft.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> any payment or any claim for which You are not liable under the Vehicle Rental Agreement for loss or damage to the Rental Vehicle. any payment or any claim where You have not met the terms of Your Vehicle Rental Agreement. where the Rental Vehicle is not driven by You or in Your charge or is driven by a person not named on the Vehicle Rental Agreement. any costs that the Rental Company or Car Club Company charge You for any period that the Rental Vehicle cannot be rented unless You have purchased the Optional Extra, Section 21 “Loss of Use”. any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 9 – COLLISION / LOSS DAMAGE WAIVER

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay up to \$200,000 for Your liability to pay for any accidental damage during any single Vehicle Rental Agreement to the Rental Vehicle including any caused by fire, theft, vandalism, damage to windscreens, tyres, roof and under-carriage.</p> <p>You are covered for any rental fees charged by the Rental Company or Car Club Company for which You are liable during a period for which the Rental Vehicle is unable to be used by You and for any related towing costs as long as those fees or costs are the result of accidental damage or theft.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">any payment or any claim where You have not met the terms of Your Vehicle Rental Agreement.where the Rental Vehicle is not being driven by You or in Your charge or control.where the Rental Vehicle is being driven by a driver who is not stated or named on Your Vehicle Rental Agreement.any costs that the Rental Company or Car Club Company charges You for any period that the Rental Vehicle cannot be rented unless You have purchased the Optional Extra, Section 21 “Loss of Use”.any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 10 – MISFUELLING

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay up to \$1,500 for Your liability to pay for any accidental damage if the wrong type of fuel is put into the Rental Vehicle by any person named on the Vehicle Rental Agreement.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">any costs exceeding \$1,500.any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 11 – LOCK OUT

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>In the event that You are unintentionally locked out of the Rental Vehicle, We will pay costs incurred up to a maximum of \$1,000 in total (or the equivalent in local currency) to open the vehicle, without causing any further damage to the Rental Vehicle.</p> <p>The Rental Company or Car Club Company must approve the locksmith and the Assistance Company is to approve this course of action prior to a locksmith being called out. All receipts are to be retained and presented by the named insured to the Assistance Company for the reimbursement to be approved.</p> <p>Failure to follow these steps may void this cover.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">any costs exceeding \$1,000.where the locksmith is not approved by the Rental Company or Car Club Company, and where the course of action was not approved by the Assistance Company.where receipts and invoices are not presented.any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 12 – ROAD RAGE

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay You or Your legal representatives up to \$1,500 to cover the usual and customary cost of medical treatment, and emergency dental treatment incurred overseas if You suffer a physical assault by another person which results in a physical injury as a direct result of an accident involving Your Rental Vehicle.</p> <p>The maximum amount We will pay is \$1,500 in any one period of cover.</p>	<p>We will not pay You where the physical assault:</p> <ul style="list-style-type: none">• is caused by a relative or a person known to You.• results in a physical injury which is not supported by medical evidence.• is not reported to the police within 24 hours of the incident.• is contributed to by anything said or done by You or any passenger in Your Rental Vehicle, other than the accident itself.• where the Rental Vehicle is being driven by an additional driver not stated or named on the Your Vehicle Rental Agreement (up to 9 additional drivers). <p>Also We will not pay:</p> <ul style="list-style-type: none">• any amount exceeding \$1,500.• medical treatment, dental treatment or ambulance transportation which is provided in the Australia Territory if You are an eligible person within the meaning of the Health Insurance Act 1973 (Cth).• any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 13 – CAR JACKING

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay You or Your legal representatives up to \$1,500 to cover the usual and customary cost of medical treatment, and emergency dental treatment incurred overseas if You suffer a physical assault by another person which results in a physical injury as a result of Your Rental Vehicle being subject to a theft or attempted theft.</p> <p>The maximum amount We will pay is \$1,500 in any one period of cover.</p>	<p>We will not pay You where the physical assault:</p> <ul style="list-style-type: none">• is caused by a relative or a person known to You.• results in a physical injury which is not supported by medical evidence.• is not reported to the police within 24 hours of the incident.• is contributed to anything said or done by You or any passenger in Your Rental Vehicle. <p>Also We will not pay:</p> <ul style="list-style-type: none">• any amount exceeding \$1,500.• medical treatment, dental treatment or ambulance transportation which is provided in the Australia Territory if You are an eligible person within the meaning of the Health Insurance Act 1973 (Cth).• any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 14 – HOTEL EXPENSES

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay up to \$300 in total for You or Your travelling companion(s) for any necessary overnight accommodation if You are unable to use Your Rental Vehicle as a result of it being stolen or damaged following an accident.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">for overnight accommodation if You are less than 100 kilometres from Your home.any amount exceeding \$300. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 15 – TRAVEL EXPENSES

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay up to \$300 in total for You or Your travelling companion(s) to travel home or to Your destination if You are unable to use Your Rental Vehicle as a result of it being stolen or damaged following an accident.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">for any travel expenses if You are less than 100 kilometres from Your home.any amount exceeding \$300. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 16 – RESTITUTION

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>This section applies only to the Specified Driver(s) named on the Certificate of Insurance.</p> <p>This Policy will provide a benefit of \$50 per day if the Vehicle Rental Agreement is cancelled or cut short on the advice of a physician as long as the Assistance Company is consulted.</p> <p>You must be confined to a bed in a hospital, hotel or private accommodation during the time that the Rental Vehicle was booked and paid for.</p> <p>For a single claim, the maximum amount payable is \$500.</p> <p>The maximum amount payable within this section for the policy period or period of the Vehicle Rental Agreement is \$1,000.</p> <p>This is subject to:</p> <ul style="list-style-type: none">the Vehicle Rental Agreement document and a Medical Certificate showing the time You have been confined to bed being presented;You having agreed to the Vehicle Rental Agreement for at least seven days; andadditionally the Assistance Company may request proof of booking and confirmation of duration of rental.	<p>We will not pay:</p> <ul style="list-style-type: none">where the advice of a physician was not obtained, and where the Assistance Company was not consulted.where proof of the Vehicle Rental Agreement is not available.where a Medical Certificate is not available.any amount exceeding \$500 (or the equivalent in local currency) for a single claim.any amount exceeding \$1,000 during the policy period or period of the Vehicle Rental Agreement. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 17 – DROP OFF

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay up to \$500 for drop off charges incurred in the event of You being unable to return the Rental Vehicle to the Rental Company or Car Club Company due to:</p> <ul style="list-style-type: none">• an accident where hospitalisation takes place;• illness where hospitalisation takes place. <p>Subject to:</p> <ul style="list-style-type: none">• the Assistance Company being made aware of the situation immediately;• negotiations being made between the Assistance Company and the Rental Company or Car Club Company.	<p>We will not pay:</p> <ul style="list-style-type: none">• where proof of hospitalisation is not available if requested by the Assistance Company.• where the vehicle rental is a one-way rental.• where the Assistance Company and the Rental Company or Car Club Company are not involved in the negotiations.• any amount exceeding \$500.• any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 18 – PERSONAL BELONGINGS AND BAGGAGE

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay up to \$600 per Eligible Person for any single claim, for loss or damage to personal belongings and/or baggage while in Your Rental Vehicle.</p> <p>The maximum amount payable within this section for the policy period or period of the Vehicle Rental Agreement is \$2,400.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">• money, stamps, tickets, documents, securities.• telephone, communications or entertainment equipment, including but not limited to cameras and video cameras; computers and tablet computers; mobile phones and smart phones; satellite navigation systems and games consoles.• goods, samples or equipment carried in connection with any trade or business.• loss or damage to personal belongings as a result of theft or attempted theft where Your Rental Vehicle has been left unlocked and unattended.• loss or damage to personal belongings as a result of theft or attempted theft unless they have been concealed in the glove box or luggage compartment of the Rental Vehicle.• any equipment not part of the Rental Vehicle which has been supplied by the Rental Company or Car Club Company.• where a travel insurance policy is in place which already provides cover for loss or damage to Your personal belongings and baggage, or where any other insurance policy is in place which provides the same cover.• any loss by theft or attempted theft, unless reported to the Police and a Police report is obtained.• any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

Part D – Optional Extras (additional premium applies)

SECTION 19 – FAMILY MEMBER (OPTIONAL EXTRA)

You are covered under this section if You have paid the required additional premium.

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>This provides cover for Your Close Relative(s) named on the Certificate of Insurance living in the same main residence as You, travelling together or separately on trips up to 31 consecutive days if You have purchased a Daily single-trip policy or 60 consecutive days if You have purchased an Annual multi-trip policy, at any one time.</p> <p>Cover is provided for any one Vehicle Rental Agreement.</p> <p>Close Relative(s) defined as: a spouse or partner, civil partner, parents, parents-in-law, brothers, sisters, brothers-in-law, sisters-in-law, adult child or fiancé/ fiancée living in the same residence as You.</p> <p>Cover is subject to adhering to all the conditions set in Eligible Persons in the Definitions section.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">for any period exceeding 65 continuous days for any one Vehicle Rental Agreement.where the driver is not a close relative by Our definition as shown opposite.where the Close Relative(s) do not live at the same residence as You.where an incident or accident occurs between the Policy holder and Your Close Relative(s).any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 20 – VEHICLE KEY REPLACEMENT (OPTIONAL EXTRA)

You are covered under this section if You have paid the required additional premium.

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay You costs incurred up to a maximum of \$1,000 or the equivalent in local currency, for each and every claim, subject to a maximum of \$1,000 or the equivalent in local currency in any one year, for replacing a lost or stolen Rental Vehicle key, including replacement locks and locksmith charges.</p> <p>Cover is subject to You having declined the Rental Company's or Car Club Company's Loss Damage Waiver (LDW) or any similar provision and provided that You have complied with all the terms and conditions of this policy.</p> <p>Losses are limited to the costs which would have been waived had You paid for the Loss Damage Waiver (LDW) cover or similar provision/insurance offered by the Rental Company or Car Club Company.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">any amount exceeding \$1,000 or the equivalent in local currency for any one claim.any amount exceeding \$1,000 or the equivalent in local currency in any one year.any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 21 – LOSS OF USE (OPTIONAL EXTRA)

You are covered under this section if You have paid the required additional premium.

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>If You cause damage to the Rental Vehicle which means the Rental Company or Car Club Company is unable to re-rent the Rental Vehicle before it is repaired or replaced, We will pay up to \$250, towards any Loss Of Use charges incurred by You.</p> <p>In the event of a claim, You must submit evidence:</p> <ul style="list-style-type: none">of a garage invoice or receipt showing that the Rental Vehicle was not able to be used.to confirm how long the Rental Vehicle was in the garage i.e. when the Rental Vehicle was booked in and booked out of the garage. <p>This section only applies to Rental Vehicle bookings made and/or reserved and/or transacted after the inception date of Your policy as shown on Your Certificate of Insurance.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">any claim if the car rental agreement was for less than 7 days.any Rental Vehicle booking made and/or reserved and/or transacted before the start date of Your policy.any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 22 – VEHICLE RENTAL CANCELLATION INSURANCE (OPTIONAL EXTRA)

You are covered under this section if You have paid the required additional premium.

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay up to \$750, towards any cancellation charges incurred from the Rental Company or Car Club Company if You cancel the Vehicle Rental Agreement prior to its start date.</p> <p>This section only applies to Rental Vehicle bookings made and/or reserved and/or transacted after the inception date of Your policy as shown on Your Certificate of Insurance.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">• where You cancel the Vehicle Rental Agreement after its start date.• any amount exceeding \$750.• any Rental Vehicle booking made and/or reserved and/or transacted before the start date of Your policy. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 23 – INTERIORS FOR CAMPERVAN AND MOTORHOME (OPTIONAL EXTRA)

You are covered under this section if You have paid the required additional premium.

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>If You rent a Rental Vehicle that is a Campervan/Motorhome, We will pay You up to \$500 per item for accidental damage You cause to the permanent interior fixtures and fittings of a Campervan/Motorhome such as walls and wall fixings, cupboards, beds, seats, upholstery, curtains, lighting and sanitary ware.</p> <p>The maximum amount payable within this section for the policy period or period of the Vehicle Rental Agreement is \$1,500.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">• any payment or any claim where You have not met the terms of Your Vehicle Rental Agreement.• any payment over \$1,500 for a single incident during any single vehicle agreement.• any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

SECTION 24 – UNSEALED ROAD (OPTIONAL EXTRA)

You are covered under this section if You have paid the required additional premium.

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>We will pay up to the amount shown on Your Certificate of Insurance for any single incident or for a series of incidents during any single Vehicle Rental Agreement for the reimbursement of the Excess applied by the Rental Company or Car Club Company caused by accidental damage to the Rental Vehicle as well as for any repair costs that the Rental Company or Car Club Company charges You or for payments that You are responsible for under the terms of Your Vehicle Rental Agreement following accidental damage to windscreens, tyres, roof and under-carriage whilst You are driving the Rental Vehicle on an Unsealed Road.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">• any payment or any claim for which You are not liable under the Vehicle Rental Agreement for loss or damage to the Rental Vehicle.• any payment or any claim where You have not met the terms of Your Vehicle Rental Agreement.• where the Rental Vehicle is not driven by You or in Your charge or is driven by a person not named on the Vehicle Rental Agreement.• any costs that the Rental Company or Car Club Company charge You for any period that the Rental Vehicle cannot be rented.• any Contribution Excess amount displayed on Your Certificate of Insurance. <p>Also refer to General Exclusions pages 20-21.</p>

General Exclusions

The General Exclusions apply to the whole of this insurance policy and apply in addition to “What is not Insured” within each policy section.

Your insurance does NOT cover any liability arising directly or indirectly from any of the following.

1. Fraudulent/Dishonest/Criminal Acts

Any fraudulent, dishonest or criminal act committed by **You** or anyone with whom **You** are in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated.

2. Violation of Rental Agreement Terms

The use of the **Rental Vehicle** in violation of the terms of the **Vehicle Rental Agreement**.

3. Unauthorised Drivers

Driving a **Rental Vehicle** by persons who are not **Specified Drivers** on the **Vehicle Rental Agreement**, and by persons who do not have a valid driver licence in the country they are driving in.

4. Unacceptable Vehicles

The rental of vehicles where the value of the vehicle exceeds \$150,000 or vehicles which are more than 10 years old.

5. Unacceptable Vehicle Types

The rental of vehicles not licensed for road use, and other vehicles types, including trailers or caravans, commercial vehicles weighing above 7.5 tonnes, loan vehicles, trucks, motorcycles, mopeds, motorbikes, off road vehicles, recreational vehicles and passenger vehicles with more than 9 seats.

6. Competition and Performance Driving

The use of any **Rental Vehicle** in racing competitions, trials, rallies or speed testing or when driven on a motor sport circuit.

7. Injury, Illness, Drink/Drugs

Self-inflicted injury or illness, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction), or self exposure to needless peril except in an attempt to save human life.

8. Alcohol Limit

You or any of the **Specified Drivers** driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the incident occurs.

9. Radioactivity, Nuclear

From the loss or damage to any property or any liability, loss or exposure resulting or arising from:

- a) ionising radiation or contamination by radioactivity from any nuclear fuel or any waste and the combustion of nuclear fuel; or
- b) the radioactive, toxic, explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof.

10. War and Hostilities

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

11. Other Insurance

The amount of the indemnity **You** are entitled to claim from any other insurance whether or not the insurer refuses the claim or fails to settle for any reason whatsoever.

12. Rental Vehicle Interior

Any loss or damage to the **Rental Vehicle**'s interior other than in the event of a collision unless covered by Section 23 (Interiors For Campervan and Motorhome only) of this policy and the relevant premium is paid.

13. Benefits Payable by Laws

Benefits payable under any uninsured or underinsured motorist law, first party benefit law or no-fault law, or any other similar law in any country or territory.

14. Fines, Penalties etc

Fines, penalties, exemplary or punitive damages or any other type or kind of judgement or award which does not compensate the party benefiting from the award or judgement for any actual loss or damage sustained.

15. Property in Your Control

Any loss or damage to material property transported by **You** or in **Your** care, custody or control, unless covered by Section 20 (Vehicle Key Replacement) of this policy and the relevant premium is paid.

16. Pollution

Bodily injury or damage to material property as a result of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants.

17. Wear and Tear

Mechanical breakdown or damage that occurs as a result of normal use and aging.

18. Off Road Use

Damage as the result of driving on any area that is not a gazetted road, sealed road or **Unsealed Road**. Off road includes, but is not limited to unformed roads, fire trails, tracks, rivers, tidal crossings, creek beds, beaches, streams, dams, rivers, flood waters, sand, desert, rocks, fields and paddocks.

19. Unsealed Road

Damage as the result of driving on an **Unsealed Road** or a dirt road or track, unless **You** have paid the required additional premium and cover is expressed on **Your Certificate of Insurance**.

20. Payment of Premium

Where the full premium or any additional premium has not been paid by **You**.

21. Fines

Any fines imposed, administration costs, claims for diminution of value, or any costs involved with the impounding of the **Rental Vehicle**.

22. Additional Drivers

We will not pay any claim where an incident or accident occurs between the **Policyholder** and an Additional **Policyholder** in Section 19.

23. Sanctions

We shall not be liable to provide cover or benefit or pay any sums if that would directly or indirectly put **Us** or any of **Our** group companies in breach of any applicable economic or trade sanctions.

24. Territories

We will not pay any claim resulting from **You** travelling to a specific country or to an area within a specific country, where a Local Government body or Regulatory body has advised against all or all but essential travel.

25. Eligibility

We will not pay any claim resulting from **You** renting and driving the **Rental Vehicle** if **You** are not an **Eligible Person**.

26. In-Country Rentals

Unless indicated in **Your Certificate of Insurance** and the appropriate premium is paid, **You** are not covered when renting and driving a **Rental Vehicle** in the **Australia Territory**.

Financial Services Guide

This Financial Services Guide (FSG) is an important document designed to help **You** decide whether to use the financial services offered.

It contains information about how Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) administer the policy and arrange the policy either directly or through its authorised representative, Halo Insurance Services Pty Ltd ABN 86 619 780 648 (Agent).

WHAT FINANCIAL SERVICES ARE PROVIDED?

Cover-More holds an Australian Financial Services Licence that allows both Cover-More and the Agent to provide **You** with general financial product advice about this car hire insurance product and to arrange this product for **You**. Cover-More is responsible for the provision of these services. The Agent is an authorised representative of Cover-More.

The Agent acts on behalf of Zurich Australian Insurance Limited (the insurer), the issuer of this product. Cover-More acts under a binder authority from the insurer. This means that Cover-More (and the Agent acting on behalf of Cover-More), can arrange this policy and Cover-More can handle or settle claims on behalf of the insurer. Cover-More and the Agent act for the insurer when providing these services. **You** can find full details of Cover-More and the insurer in the "Important information" section of the PDS.

Cover-More and the Agent are not authorised to give **You** personal advice in relation to car hire insurance. Any advice given to **You** about car hire insurance will be of a general nature only and will not take into account **Your** personal objectives, financial situation or needs. **You** need to determine whether this product meets **Your** insurance needs.

HOW ARE WE PAID?

Cover-More

Cover-More is paid a commission by the insurer when **You** buy this car hire insurance policy. This commission is included in the premium that **You** pay and is received after **You** have paid the premium. The commission is a percentage of the premium.

Cover-More may also receive a share of the profit earned by the insurer if the insurer makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when the insurer exceeds its underwriting targets in a given year.

Cover-More employees are paid an annual salary and may be paid a bonus based on business performance.

The Agent, and/or its associates

The Agent and/or its associates are paid a fee and/or commission by Cover-More for arranging **Your** car hire insurance policy. This amount is paid out of the commission that Cover-More receives from the insurer.

The Agent's employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance and may include all or part of the commission received by the Agent.

The Agent, and/or its associates, may also receive other financial and non-financial incentives from Cover-More for arranging **Your** car hire insurance policy. Such incentives may depend on a number of performance related or other factors and may include, for example, a share of Cover-More's profit, bonus payments, prize pools, sponsorship of training events and conferences, marketing promotions and competitions.

FURTHER INFORMATION

For more information about remuneration or other benefits received for the financial services provided, please ask the Agent within a reasonable time of receiving this FSG and before **You** choose to buy this product.

COMPLAINTS

If **You** have a complaint about the financial services provided by Cover-More or the Agent please refer to the PDS for details of the complaint resolution process.

WHAT PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS DO WE HAVE IN PLACE?

Cover-More holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by Cover-More, its employees, the Agent and the Agent's employees (even after they cease to be employed). Cover-More's policy meets the requirements of the Corporations Act.

WHO IS RESPONSIBLE FOR THIS DOCUMENT?

The Agent is responsible for the distribution of the FSG in this document. The insurer is responsible for the PDS.

Cover-More has authorised the distribution of this FSG.

This Combined FSG and PDS was prepared 13 December 2017.

Rental Car PROTECTION.COM.AU



PDS Issue 1

Date prepared: 13/12/2017

Copyright © 2017 Cover-More Insurance Services Pty Ltd

ABN 95003 114 145, AFSL 241713