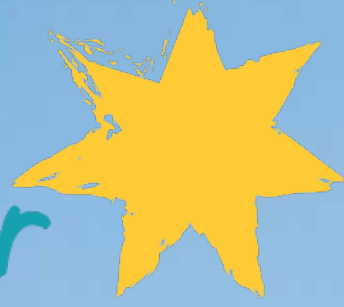


# Rental Car PROTECTION.COM.AU



## RENTAL CAR INSURANCE

Combined Product Disclosure Statement and Financial Services Guide

Effective 19 June 2019



# Table of contents

<b>PRODUCT DISCLOSURE STATEMENT (PDS)</b> .....	<b>3-21</b>
<b>INTRODUCTION</b> .....	<b>3</b>
<b>BENEFITS, INCLUSIONS AND OPTIONS</b> .....	<b>4</b>
BENEFITS TABLE .....	4
DURATION .....	5
CANCELLING THIS POLICY.....	5
<b>CLAIMS</b> .....	<b>5</b>
WHAT TO DO IF YOU WANT TO MAKE A CLAIM .....	5
CLAIMS NOTIFICATION .....	5
<b>IMPORTANT INFORMATION</b> .....	<b>6</b>
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
GENERAL INSURANCE 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
<b>POLICY WORDING</b> .....	<b>9</b>
<b>DEFINITIONS</b> .....	<b>9</b>
<b>GENERAL CONDITIONS</b> .....	<b>11</b>
<b>PART A – RENTAL VEHICLE</b> .....	<b>12</b>
SECTION 1 – VEHICLE TYPE.....	12
<b>PART B – TERRITORIES</b> .....	<b>12</b>
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
<b>PART C – POLICY COVER</b> .....	<b>13</b>
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
<b>PART D – OPTIONAL EXTRAS (ADDITIONAL PREMIUM APPLIES)</b> .....	<b>18</b>
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
<b>GENERAL EXCLUSIONS</b> .....	<b>20</b>
<b>FINANCIAL SERVICES GUIDE</b> .....	<b>22</b>

# 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 9–21 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 <b>Your Close Relative(s)</b> named on the <b>Certificate of Insurance</b> living in the same main residence as <b>You</b> , 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 <b>Rental Vehicle key</b> , 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 <b>Loss Of Use</b> of the <b>Rental Vehicle</b> following damage caused to <b>Your Rental Vehicle</b> .	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade	Upgrade
22	Vehicle Rental Cancellation Insurance	Cover for up to \$750 if You have to cancel the <b>Vehicle Rental Agreement</b> .	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 <b>Vehicle Rental Agreement</b> .	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 9-10.**

## 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](mailto: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](http://www.Rentalcarprotection.com.au/claims) and submit **Your** claim online. Alternatively, **You** can contact the Insurer's claims team:

Email: [NotifyClaims@Rentalcarprotection.com.au](mailto:NotifyClaims@Rentalcarprotection.com.au)

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

Mail: [Rentalcarprotection.com.au](http://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](http://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](http://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.

## GENERAL INSURANCE CODE OF PRACTICE

We are signatories to the General Insurance Code of Practice (Code), which was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. To obtain more information on the Code and the rights You may have under it please contact us or visit [codeofpractice.com.au](http://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](mailto:privacy.officer@covermore.com.au)  
 Call: 1300 72 88 22  
 Website: [www.covermore.com.au/covermore\\_privacy\\_policy](http://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](mailto:privacy.officer@zurich.com.au)  
 Call: 132 687  
 Website: [www.zurich.com.au/important-information/privacy](http://www.zurich.com.au/important-information/privacy)

## RESOLVING COMPLAINTS

**We** and Cover-More are committed to resolving any complaint or dispute 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. **We** will put You in contact with someone who can help to resolve the complaint. **You** can talk over the phone, email or write:

- Call Cover-More on 1300 891 254
- Write to the Customer Relations Manager

Mail: Private Bag 913, North Sydney NSW 2059  
 Email: [customerrelations@covermore.com.au](mailto:customerrelations@covermore.com.au)

**We** will attempt to resolve the matter in accordance with our Internal Dispute Resolution process. To obtain a copy of our procedures, please contact us.

A dispute can be referred to the Australian Financial Complaints Authority (AFCA), subject to the AFCA Rules.

Its services are independent and free to You and We are bound by determinations made by it in accordance with its terms of reference.

### Australian Financial Complaints Authority

Call: 1800 931 678  
 Mail: GPO Box 3, Melbourne VIC 3001  
 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Website: [afca.org.au](http://afca.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 meanings shown below. The use of the singular shall also include the use of the plural and vice versa.

### 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 <b>Your Certificate of Insurance</b>:</p> <p>1A: <b>Car</b></p> <p>1B: <b>Van</b></p> <p>1C: <b>Campervan/Motorhome</b></p>	<p>Refer to <b>General Exclusions pages 20-21</b>.</p>

# Part B – Territories

## SECTION 2 – AUSTRALIA TERRITORY

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

## SECTION 3 – NEW ZEALAND AND SOUTH PACIFIC TERRITORY

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

## SECTION 4 – EUROPE TERRITORY

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

## SECTION 5 – USA AND CANADA TERRITORY

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

## SECTION 6 – WORLDWIDE (EXCLUDING USA, CANADA) TERRITORY

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

## SECTION 7 – WORLDWIDE TERRITORY

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

## Part C – Policy Cover

### SECTION 8 – EXCESS INSURANCE

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

## SECTION 9 – COLLISION / LOSS DAMAGE WAIVER

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

## SECTION 10 – MISFUELLING

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

## SECTION 11 – LOCK OUT

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p>In the event that <b>You</b> are unintentionally locked out of the <b>Rental Vehicle</b>, <b>We</b> 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 <b>Rental Vehicle</b>.</p> <p>The <b>Rental Company</b> or <b>Car Club Company</b> must approve the locksmith and the <b>Assistance Company</b> 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 <b>Assistance Company</b> for the reimbursement to be approved.</p> <p><b>Failure to follow these steps may void this cover.</b></p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"><li>any costs exceeding \$1,000.</li><li>where the locksmith is not approved by the <b>Rental Company</b> or <b>Car Club Company</b>, and where the course of action was not approved by the <b>Assistance Company</b>.</li><li>where receipts and invoices are not presented.</li><li>any <b>Contribution Excess</b> amount displayed on <b>Your Certificate of Insurance</b>.</li></ul> <p><b>Also refer to General Exclusions pages 20-21.</b></p>

## SECTION 12 – ROAD RAGE

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

## SECTION 13 – CAR JACKING

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

## SECTION 14 – HOTEL EXPENSES

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

## SECTION 15 – TRAVEL EXPENSES

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

## SECTION 16 – RESTITUTION

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



## SECTION 17 – DROP OFF

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

## SECTION 18 – PERSONAL BELONGINGS AND BAGGAGE

WHAT IS INSURED?	WHAT IS NOT INSURED?
<p><b>We will pay up to \$600 per <b>Eligible Person</b> for any single claim, for loss or damage to personal belongings and/or baggage while in <b>Your Rental Vehicle</b>.</b></p> <p>The maximum amount payable within this section for the policy period or period of the <b>Vehicle Rental Agreement</b> is \$2,400.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"><li>• money, stamps, tickets, documents, securities.</li><li>• 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.</li><li>• goods, samples or equipment carried in connection with any trade or business.</li><li>• loss or damage to personal belongings as a result of theft or attempted theft where <b>Your Rental Vehicle</b> has been left unlocked and unattended.</li><li>• 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 <b>Rental Vehicle</b>.</li><li>• any equipment not part of the <b>Rental Vehicle</b> which has been supplied by the <b>Rental Company</b> or <b>Car Club Company</b>.</li><li>• where a travel insurance policy is in place which already provides cover for loss or damage to <b>Your</b> personal belongings and baggage, or where any other insurance policy is in place which provides the same cover.</li><li>• any loss by theft or attempted theft, unless reported to the Police and a Police report is obtained.</li><li>• any <b>Contribution Excess</b> amount displayed on <b>Your Certificate of Insurance</b>.</li></ul> <p><b>Also refer to General Exclusions pages 20-21.</b></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 <b>Your Close Relative(s)</b> named on the <b>Certificate of Insurance</b> living in the same main residence as <b>You</b>, travelling together or separately on trips up to 31 consecutive days if <b>You</b> have purchased a Daily single-trip policy or 60 consecutive days if <b>You</b> have purchased an Annual multi-trip policy, at any one time.</p> <p>Cover is provided for any one <b>Vehicle Rental Agreement</b>.</p> <p><b>Close Relative(s)</b> 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 <b>You</b>.</p> <p>Cover is subject to adhering to all the conditions set in <b>Eligible Persons</b> in the Definitions section.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"><li>for any period exceeding 65 continuous days for any one <b>Vehicle Rental Agreement</b>.</li><li>where the driver is not a close relative by <b>Our</b> definition as shown opposite.</li><li>where the <b>Close Relative(s)</b> do not live at the same residence as <b>You</b>.</li><li>where an incident or accident occurs between the <b>Policy holder</b> and <b>Your Close Relative(s)</b>.</li><li>any <b>Contribution Excess</b> amount displayed on <b>Your Certificate of Insurance</b>.</li></ul> <p><b>Also refer to General Exclusions pages 20-21.</b></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><b>We will pay You</b> 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 <b>Rental Vehicle</b> key, including replacement locks and locksmith charges.</p> <p>Cover is subject to <b>You</b> having declined the <b>Rental Company's</b> or <b>Car Club Company's</b> Loss Damage Waiver (LDW) or any similar provision and provided that <b>You</b> 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 <b>You</b> paid for the Loss Damage Waiver (LDW) cover or similar provision/insurance offered by the <b>Rental Company</b> or <b>Car Club Company</b>.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"><li>any amount exceeding \$1,000 or the equivalent in local currency for any one claim.</li><li>any amount exceeding \$1,000 or the equivalent in local currency in any one year.</li><li>any <b>Contribution Excess</b> amount displayed on <b>Your Certificate of Insurance</b>.</li></ul> <p><b>Also refer to General Exclusions pages 20-21.</b></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 <b>You</b> cause damage to the <b>Rental Vehicle</b> which means the <b>Rental Company</b> or <b>Car Club Company</b> is unable to re-rent the <b>Rental Vehicle</b> before it is repaired or replaced, <b>We</b> will pay up to \$250, towards any <b>Loss Of Use</b> charges incurred by <b>You</b>.</p> <p>In the event of a claim, <b>You</b> must submit evidence:</p> <ul style="list-style-type: none"><li>of a garage invoice or receipt showing that the <b>Rental Vehicle</b> was not able to be used.</li><li>to confirm how long the <b>Rental Vehicle</b> was in the garage i.e. when the <b>Rental Vehicle</b> was booked in and booked out of the garage.</li></ul> <p>This section only applies to <b>Rental Vehicle</b> bookings made and/or reserved and/or transacted after the inception date of <b>Your</b> policy as shown on <b>Your Certificate of Insurance</b>.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"><li>any claim if the car rental agreement was for less than 7 days.</li><li>any <b>Rental Vehicle</b> booking made and/or reserved and/or transacted before the start date of <b>Your</b> policy.</li><li>any <b>Contribution Excess</b> amount displayed on <b>Your Certificate of Insurance</b>.</li></ul> <p><b>Also refer to General Exclusions pages 20-21.</b></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 <b>Rental Company</b> or <b>Car Club Company</b> if You cancel the <b>Vehicle Rental Agreement</b> prior to its start date.</p> <p>This section only applies to <b>Rental Vehicle</b> bookings made and/or reserved and/or transacted after the inception date of <b>Your</b> policy as shown on <b>Your Certificate of Insurance</b>.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"><li>• where You cancel the <b>Vehicle Rental Agreement</b> after its start date.</li><li>• any amount exceeding \$750.</li><li>• any <b>Rental Vehicle</b> booking made and/or reserved and/or transacted before the start date of <b>Your</b> policy.</li></ul> <p><b>Also refer to General Exclusions pages 20-21.</b></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 <b>Rental Vehicle</b> that is a <b>Campervan/Motorhome</b>, We will pay You up to \$500 per item for accidental damage You cause to the permanent interior fixtures and fittings of a <b>Campervan/Motorhome</b> 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 <b>Vehicle Rental Agreement</b> is \$1,500.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"><li>• any payment or any claim where You have not met the terms of <b>Your Vehicle Rental Agreement</b>.</li><li>• any payment over \$1,500 for a single incident during any single vehicle agreement.</li><li>• any <b>Contribution Excess</b> amount displayed on <b>Your Certificate of Insurance</b>.</li></ul> <p><b>Also refer to General Exclusions pages 20-21.</b></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 <b>Your Certificate of Insurance</b> for any single incident or for a series of incidents during any single <b>Vehicle Rental Agreement</b> for the reimbursement of the Excess applied by the <b>Rental Company</b> or <b>Car Club Company</b> caused by accidental damage to the <b>Rental Vehicle</b> as well as for any repair costs that the <b>Rental Company</b> or <b>Car Club Company</b> charges You or for payments that You are responsible for under the terms of <b>Your Vehicle Rental Agreement</b> following accidental damage to windscreens, tyres, roof and under-carriage whilst You are driving the <b>Rental Vehicle</b> on an <b>Unsealed Road</b>.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"><li>• any payment or any claim for which You are not liable under the <b>Vehicle Rental Agreement</b> for loss or damage to the <b>Rental Vehicle</b>.</li><li>• any payment or any claim where You have not met the terms of <b>Your Vehicle Rental Agreement</b>.</li><li>• where the <b>Rental Vehicle</b> is not driven by You or in <b>Your</b> charge or is driven by a person not named on the <b>Vehicle Rental Agreement</b>.</li><li>• any costs that the <b>Rental Company</b> or <b>Car Club Company</b> charge You for any period that the <b>Rental Vehicle</b> cannot be rented.</li><li>• any <b>Contribution Excess</b> amount displayed on <b>Your Certificate of Insurance</b>.</li></ul> <p><b>Also refer to General Exclusions pages 20-21.</b></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) administers and arranges 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 23 April 2019.

# Rental Car PROTECTION.COM.AU



PDS Issue 2

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