



# **MOTOR INSURANCE**

**NRMAD BETTER**

**PRODUCT DISCLOSURE  
STATEMENT AND POLICY  
BOOKLET (PDS)**



# Thank you for choosing NRMA Insurance.

At NRMA Insurance, we have been protecting Australians and the things they value for over 85 years. Over that time, we've built a wealth of invaluable knowledge and experience. This helps us provide you with great customer service and quality cover, to better protect the things you value.

We're always there when you need us. Our 24 hour Claims line offers a simpler way to make a claim, so that you're back on your feet as quickly as possible.

This booklet contains information you need to know about your insurance policy. If you have any questions, or if there's anything we can help with, get in touch today.



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132 132



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# Motor Insurance at a glance – a quick summary

Here's a summary of the key details about Motor Insurance. In this Product Disclosure Statement and Policy Booklet (PDS), we set out the full details about your cover and any limits, exclusions and conditions that apply.

## Who we cover

### Under your policy, we cover:

- you
- anyone who has your permission to drive your vehicle

## Type of insurance

### You can choose from these 4 types of insurance

- Comprehensive Plus Insurance – our top cover
- Comprehensive Insurance – our standard cover
- Third Party Fire & Theft Insurance – our basic cover with some extras
- Third Party Property Damage Insurance – our basic cover

## What we insure

### Your vehicle

- we insure your vehicle for an agreed value or market value shown on your current Certificate of Insurance
- your vehicle is shown on your current Certificate of Insurance and includes:
  - any standard equipment that comes with it, plus
  - any modifications, options or accessories that are attached to it

### The types of vehicles we insure include:

- cars
- utes
- motorcycles – which include scooters (you can only insure motorcycles under Comprehensive Insurance or Third Party Property Damage Insurance)
- 4WDs
- vans

## What we pay

page 64

### If we agree to cover your claim, then we will:

- decide whether to repair your vehicle or pay you the reasonable cost of repairs as determined by us or pay you the agreed value or market value that applies under your policy
- pay for any other benefits that apply to your policy
- pay for any options you have added to your policy
- deduct any amounts that apply (for example, excess, unpaid premium or any unused registration and CTP insurance premium)

## Your insurance cover

page 15

### Comprehensive Plus Insurance – our top cover



- ✓ Loss or damage to your vehicle
- ✓ Other benefits – up to **14** benefits (we cover you for extra things like a hire car and a taxi home after an incident we cover)
- ✓ Liability cover

page 27

Also available  
for motorcycles

### Comprehensive Insurance – our standard cover



- ✓ Loss or damage to your vehicle
- ✓ Other benefits – up to **13** benefits
- ✓ Options you can add – you pay extra for this
- ✓ Liability cover

page 40

### Third Party Fire & Theft Insurance – our basic cover with some extras



- ✓ Loss or damage to your vehicle (fire, theft or attempted theft only)
- ✓ Other benefits – up to **6** benefits
- ✓ Liability cover

page 48

Also available  
for motorcycles

### Third Party Property Damage Insurance – our basic cover



- ✓ Other benefits – up to **3** benefits
- ✓ Liability cover

To compare these 4 types of insurance, see the next page

# Key benefits and features of Motor Insurance

This table compares the cover we provide under the 4 types of insurance we offer. In this PDS, we set out the full details about your cover and any limits, exclusions and conditions that apply.



Pages 14 - 25

Pages 26 - 38

Pages 40 - 47

Pages 48 - 51

Your insurance cover	Comprehensive Plus Insurance	Comprehensive Insurance	Third Party Fire & Theft Insurance	Third Party Property Damage Insurance
<b>Loss or damage to your vehicle</b>	For a range of incidents		For fire, theft or attempted theft (up to \$10,000)	X
Any NRMA Partner Repairer	✓	✓	✓	✓
<b>Other benefits</b>				
Baby capsules and child seats	✓	✓	X	X
Crash with at fault driver	Covered under 'Loss or damage to your vehicle'		✓ (up to \$5,000)	✓ For an uninsured at fault driver (up to \$5,000)
Emergency repairs	✓	✓	✓	X
Hire car after a not at fault collision or crash	Covered under 'Hire car after an incident'	✓ (except for motorcycles)	X	X
Hire car after an incident	✓	Optional	X	X
Hire car after theft or attempted theft	Covered under 'Hire car after an incident'	✓	✓	X
Keys, locks and barrels	✓	✓	X	X
New replacement vehicle	✓	✓	X	X
Personal items	✓	✓	X	X
Storage costs	✓	✓	✓	X
Taxi fares	✓	X	X	X
Temporary cover	✓	✓	✓	✓



Pages 14 - 25

Pages 26 - 38

Pages 40 - 47

Pages 48 - 51

Your insurance cover	Comprehensive Plus Insurance	Comprehensive Insurance	Third Party Fire & Theft Insurance	Third Party Property Damage Insurance
<b>Other benefits</b>				
Tools of trade (for business use vehicles)	✓	✓	X	X
Towing	✓	✓	✓	✓
Trailer or caravan damage	✓	✓	X	X
Vehicle pick up and return	✓	X	X	X
Windscreen, sunroof and window glass damage	✓	✓	X	X
<b>Options you can add</b>				
Hire Car	Automatically included	Optional	X	X
Windscreen	Automatically included	Optional	X	X
Any Repairer	Optional	Optional	X	X
<b>Liability cover</b>				
	✓	✓	✓	✓
<b>Additional features</b>				
24/7 paperless claims service	✓	✓	✓	✓
Helpline 132 900	✓	✓	✓	✓
Lifetime guarantee on authorised repairs	✓	✓	✓	✓

# Table of contents

## 1 Key details about your policy 8

---

<b>Our agreement with you</b>	<b>9</b>
– Your contract	9
– Receiving your policy documents	9
– Limits, exclusions and conditions	10
– Value that applies to your vehicle	10
– Your premium	11
– 21 day cooling-off period	13
– Assigning rights and appointing a representative	13
– Governing law and GST	13

## 2 Comprehensive Plus Insurance 14

---

<b>Loss or damage to your vehicle</b>	<b>16</b>
– Loss or damage to your vehicle	16
– Any NRMA Partner Repairer	16
<b>Other benefits</b>	<b>17</b>
– Baby capsules and child seats	17
– Emergency repairs	17
– Hire car after an incident	18
– Keys, locks and barrels	19
– New replacement vehicle	19
– Personal items	20
– Storage costs	20
– Taxi fares	21
– Temporary cover	21
– Tools of trade	22
– Towing	23
– Trailer or caravan damage	23
– Vehicle pick up and return	23
– Windscreen, sunroof and window glass damage	24
<b>Options you can add</b>	<b>25</b>
– Any Repairer (this option provides you with the ability to choose your own repairer)	25

## 3 Comprehensive Insurance 26

---

<b>Loss or damage to your vehicle</b>	<b>28</b>
– Loss or damage to your vehicle	28
– Any NRMA Partner Repairer	28
<b>Other benefits</b>	<b>29</b>
– Baby capsules and child seats	29
– Emergency repairs	29
– Hire car after a not at fault collision or crash	30
– Hire car after theft or attempted theft	31
– Keys, locks and barrels	32
– New replacement vehicle	32
– Personal items	33
– Storage costs	34
– Temporary cover	34
– Tools of trade	35
– Towing	36
– Trailer or caravan damage	36
– Windscreen, sunroof and window glass damage	36
<b>Options you can add</b>	<b>37</b>
– Hire Car	37
– Windscreen	38
– Any Repairer (this option provides you with the ability to choose your own repairer)	38

## 4 Third Party Fire & Theft Insurance 40

---

<b>Loss or damage to your vehicle</b>	<b>42</b>
– Loss or damage to your vehicle	42
– Any NRMA Partner Repairer	42
<b>Other benefits</b>	<b>43</b>
– Crash with at fault driver	43
– Emergency repairs	44
– Hire car after theft or attempted theft	45
– Storage costs	46
– Temporary cover	46
– Towing	47

<b>5</b>	<b>Third Party Property Damage Insurance</b>	<b>48</b>		
	– Any NRMA Partner Repairer	50		
	<b>Other benefits</b>	<b>50</b>		
	– Crash with at fault driver	50		
	– Temporary cover	51		
	– Towing	51		
<b>6</b>	<b>Liability cover</b>	<b>52</b>		
	<b>Liability cover</b>	<b>53</b>		
	– Loss or damage to someone else's property	53		
	– What happens when you make a liability claim	54		
<b>7</b>	<b>General exclusions and your responsibilities</b>	<b>55</b>		
	<b>General exclusions for all cover</b>	<b>56</b>		
	<b>Your responsibilities</b>	<b>58</b>		
<b>8</b>	<b>Claims and what we pay</b>	<b>61</b>		
	<b>Making a claim</b>	<b>62</b>		
	<b>What we pay for</b>	<b>64</b>		
	– The most we pay	64		
	<b>How we settle your claim</b>	<b>65</b>		
	– What happens to your property	65		
	– Credit provider's rights	67		
	– Businesses registered for GST	68		
	– Recovery actions	68		
	– Recovery action by us	68		
	– Recovery action by you	69		
	<b>Repairing your vehicle</b>	<b>70</b>		
	– Choosing a repairer	70		
	– Parts used when repairing your vehicle	72		
	<b>Excesses and other deductions</b>	<b>73</b>		
	– Excesses	73		
	– Other deductions	75		
	<b>How we pay claims – some examples</b>	<b>76</b>		
	– Claim 1: Repairing your vehicle	76		
	– Claim 2: Total loss	77		
	– Claim 3: Stolen vehicle with new replacement vehicle	78		
	– Claim 4: Liability claim for damage to someone else's property	78		
	– Claim 5: Crash with at fault driver	79		
	– Claim 6: Excess greater than claim amount	79		
<b>9</b>	<b>Other information you need to know</b>	<b>80</b>		
	<b>Changes to your policy</b>	<b>81</b>		
	– Changes you can make	81		
	– Changes we can make	83		
	<b>How to resolve a complaint or dispute</b>	<b>84</b>		
	<b>Privacy of your personal information</b>	<b>85</b>		
	<b>General Insurance Code of Practice</b>	<b>86</b>		
	<b>Financial Claims Scheme</b>	<b>86</b>		
	<b>Helpline 132 900</b>	<b>86</b>		
	<b>Definitions</b>	<b>87</b>		

# Key details about your policy

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## Words with special meaning

Some words in this PDS have special meaning  
– see the Definitions on pages 87 - 88.

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# Our agreement with you

1

Key details about  
your policy

## Your contract

Your policy is a contract between you and us and is made up of:

- your current Certificate of Insurance
- this Product Disclosure Statement and Policy Booklet (PDS), and
- any applicable Supplementary PDS.

## More than one insured

If there's more than one insured, then anything that any insured says, does or omits applies to all of the insureds.

Also, each insured can act on behalf of all the insureds as their agent.

## Certificate of Insurance

Your current Certificate of Insurance shows the type of insurance and any options you have added under your policy. It also shows the period your policy covers – we only cover you for incidents that happen during that time.

## Receiving your policy documents

You may choose to receive your policy documents:

- electronically – that is, by email, or
- by post.

If we send your policy documents to you by email, we will send them to the email address you last gave us. Any policy documents we send to your email address will be considered to have been received by you 24 hours from when we send them.

If we send your policy documents to you by post, we will send them to the mailing address you last gave us.

You are responsible for making sure the email and mailing address we have for you is up to date. So, you need to tell us if you change your email or mailing address – see 'You change your contact details' on page 82.

## Limits, exclusions and conditions

Limits, exclusions and conditions apply to the cover you have chosen:

- throughout this PDS, we set out any specific exclusions and conditions with the cover they apply to
- on pages 55 - 58, we set out the general exclusions that apply to your policy
- on pages 58 - 60, we set out your responsibilities when you are insured with us.

## Special conditions

We may impose special conditions on your policy that may exclude, restrict or extend cover for a person or a particular matter. For example, we may not cover you for some incidents like a bushfire, storm or flood if they cause loss or damage during a specific period which is also known as an embargo period.

Your current Certificate of Insurance shows any special conditions that apply to your policy.

## Value that applies to your vehicle

Depending on the type of insurance you've chosen, we may insure your vehicle for an agreed value or a market value – see Table 1.1 on page 11.

The value that applies to your vehicle is shown on your current Certificate of Insurance.

### Agreed value

The agreed value is the amount we agree to insure your vehicle for.

It includes:

- any modifications, options or accessories that are attached to your vehicle
- GST
- registration and any CTP insurance
- other on-road costs.

You should take these into account when you decide on your agreed value.

### Market value

If we insure your vehicle for market value, then we assess its market value when an incident happens.

To work out the market value, we look at various things which include:

- local market prices
- your vehicle's age and condition at the time, and
- any modifications, options or accessories that are attached to your vehicle.

The market value includes:

- GST
- registration and any CTP insurance
- other on-road costs.

**Table 1.1: Vehicle insurance value**

Type of insurance	Agreed value	Market value
 Comprehensive Plus Insurance	✓	✗
 Comprehensive Insurance	✓	✓
 Third Party Fire & Theft Insurance	✗	✓ (up to \$10,000)
 Third Party Property Damage Insurance	Doesn't apply	

## Your premium

In return for paying your premium, we provide the cover you have chosen.

Your premium is based on the likelihood of a claim being made under your policy in the future. When we work out your premium, we look at a range of factors including:

- your vehicle and where you keep it
- the age of the insureds and drivers
- the way you use your vehicle – for example, private or business use.

For more information about how we work out your premium, the excesses that may apply to your policy and any discounts you may be eligible for, see our Premium, Excess & Discounts Guide.

To get a free copy of our Premium, Excess & Discounts Guide:



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## Paying your premium

You must pay your premium on time. You can pay your premium:

- annually in one lump sum, or
- in monthly instalments by direct debit from an account or credit card you nominate (if we offer this option to you).

Your current Certificate of Insurance shows the amount you need to pay and the due date for your annual premium or for each monthly instalment.

If you pay annually, you can pay through any of these ways:



Go to [nrma.com.au/payments](http://nrma.com.au/payments) or to our Self Service Centre and have your credit card ready



Make a payment online or by phone banking



Call 131 144 and have your credit card ready



Pay in person using, EFTPOS, cheque or credit card at any local branch or Australia Post Office (Australia Post also accepts cash)



Send your cheque or credit card details to the address shown on your notice

## What happens if you don't pay on time

When you first take out insurance, you need to pay your annual premium or first monthly instalment by the due date. If you don't pay on time, then we will cancel your policy.

A monthly instalment is unpaid if it can't be deducted from your nominated account or credit card.

If an ongoing monthly instalment is unpaid for:

- 14 days or more after its due date, then we will refuse a claim for incidents that take place after that time
- 30 days after its due date, then we will automatically cancel your policy on the 31st day without giving you notice.

## 21 day cooling-off period

You can tell us to cancel your policy within 21 days from:

- the date we issue your policy when you first contact us – for example, if you call us on 3 May to set up a new policy from 10 May, then your 21 day cooling-off period starts from 3 May as that's when we issued your policy
- the start date of the policy period that applies when you renew your policy.

If you tell us to cancel your policy within those times, we'll refund the premium you paid us in full. However, we can only do that if you haven't made a claim on your policy.

## Assigning rights and appointing a representative

### Assigning your rights

You must not assign any benefits, rights or obligations under your policy unless you get our written consent first.

### Appointing someone to represent you

If you want to appoint someone to represent you, then you need to tell us and we need to agree. For example, you ask someone to manage your policy or a claim. For more details about who you can appoint to manage your claim, see page 60.

## Governing law and GST

### Governing law

This contract is governed by the law of the Australian State or Territory where you keep your vehicle.

### GST

All dollar values described in your policy include GST, unless we say they don't.

# Comprehensive Plus Insurance

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Comprehensive Plus Insurance is the top Motor Insurance cover you can have for your vehicle.

To insure your motorcycle, see Comprehensive Insurance on pages 26 - 38 and Third Party Property Damage Insurance on pages 48 - 51.

The table on the right summarises your cover. Full details about your cover are set out in this section.

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In this section, we outline what you're covered for under Comprehensive Plus Insurance and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities you may put your claim or cover at risk – see Section 7.

How we settle a claim is set out in Section 8.



## Your insurance cover

### Loss or damage to your vehicle

Loss or damage to your vehicle	Up to the agreed value	16
Any NRMA Partner Repairer	We will arrange for an NRMA Partner Repairer to fix your vehicle	16

### Other benefits

Baby capsules and child seats	Up to \$500 each	17
Emergency repairs	Up to \$800	17
Hire car after an incident	Up to \$100 a day for a hire car and up to \$3,000 for any hire car excess and bond	18
Keys, locks and barrels	Up to \$1,000	19
New replacement vehicle	If we agree to pay your claim as a total loss, you may choose to replace your vehicle with a new one	19
Personal items	Up to \$1,000 for certain items	20
Storage costs	The reasonable costs to store your vehicle	20
Taxi fares	Up to \$250	21
Temporary cover	14 days cover when you change vehicles	21
Tools of trade	Up to \$1,500 for certain items	22
Towing	The reasonable cost to tow your vehicle	23
Trailer or caravan damage	Up to \$1,000	23
Vehicle pick up and return	We can arrange to move your vehicle to a repairer and back again	23
Windscreen, sunroof and window glass damage	You don't need to pay your excess when we repair or replace your windscreen, sunroof or window glass	24

### Options you can add

Any Repairer	You can choose your own repairer to fix your vehicle	25
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### Liability cover

Liability cover	Up to \$20 million	53
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# Loss or damage to your vehicle

We cover your vehicle when the incidents set out in this section happen.

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## Loss or damage to your vehicle

If an incident we cover happens during the policy period and causes loss or damage to your vehicle.

### Covered

- up to the agreed value for your vehicle if any of these incidents cause loss or damage to it:

- |                      |                                |
|----------------------|--------------------------------|
| • accidental damage  | • flood                        |
| • collision or crash | • storm                        |
| • earthquake         | • theft or attempted theft     |
| • explosion          | • tsunami                      |
| • fire               | • vandalism or a malicious act |

### Conditions

- we decide whether to:
  - repair your vehicle
  - pay you the reasonable cost of repairs as determined by us, or
  - pay you the agreed value for your vehicle.

For more details about how we settle your claim, see Section 8.

## Any NRMA Partner Repairer

Your policy automatically includes access to our extensive partner repairer network. We have partnered with trusted businesses to deliver quality, safe repairs and have you back on the road as soon as possible.

However, you may choose your own repairer to fix your vehicle if you have added the 'Any Repairer' option – see page 25.

## Other benefits

Your policy covers loss or damage that is caused by the use of your vehicle to someone else's property – see 'Liability cover' on pages 52 - 54.

We may also provide other benefits that are set out in this section.

You can make a claim for other benefits when an incident we cover happens during the policy period and causes loss or damage to your vehicle and we agree to pay for that loss or damage.

However, you can make a claim under some benefits in other situations. For example, under 'Keys, locks and barrels', we may pay the cost to replace your car keys if someone steals your bag and your car keys are inside it.

### Baby capsules and child seats

If an incident we cover causes loss or damage to your vehicle and a baby capsule or child seat in your vehicle.

We pay this benefit on top of your agreed value.

#### Covered

- up to \$500 to replace each baby capsule or child seat that's in your vehicle.

### Emergency repairs

If an incident we cover causes loss or damage to your vehicle and you arrange emergency repairs to your vehicle so you can get back on the road safely.

For example, someone crashes into the back of your car. To make your car safe to drive, you arrange for the rear brake light to be fixed straight away.

#### Covered

- we will reimburse you up to \$800 in total for emergency repairs to your vehicle.

#### Not covered

- non-emergency repairs.

#### Conditions

- we will determine what is an emergency repair
- the emergency repairs must be made to keep your vehicle secure or to get you back on the road safely
- you must pay for the emergency repairs up front and provide us with the tax invoice, unless we agree otherwise
- the emergency repairs must be directly related to the incident you are claiming for.

Emergency repairs are repairs you arrange to make your vehicle secure or get you back on the road safely

## Hire car after an incident

If an incident we cover causes loss or damage to your vehicle and you need a hire car.

We pay this benefit on top of your agreed value.

### Covered

- up to \$100 a day for a hire car until whichever of these events happen first:
  - your vehicle is recovered and doesn't need any repairs
  - your vehicle is repaired, or
  - we pay your claim for a total loss

This daily limit will not apply if your vehicle is in a collision or crash with another vehicle, and:

- we agree the driver of that vehicle is at fault, and
- you can give us their name and residential address, and
- you need a hire car
- up to \$3,000 in total for any excess and security bond payable under the hire car agreement because there is loss or damage to the hire car or it causes loss or damage.

**We will arrange a hire car for you and will do our best to arrange a car that meets your needs**

### Not covered

- running costs for the hire car (for example, petrol or tolls)
- any additional hire car costs (for example, any optional extras such as a GPS)
- loss or damage to the hire car
- liability which results from using the hire car
- any additional hire car costs if the repairs to your vehicle are unreasonably delayed by you or a repairer.

### Conditions

- we will arrange a hire car for you. You must not arrange your own hire car under any circumstances unless you obtain our prior written consent by contacting us on 131 123. If you do, then we may decide not to pay for the hire car
- your vehicle must be:
  - not drivable
  - unsafe to drive, or
  - in for repairs.

## Keys, locks and barrels

If someone steals the keys to your vehicle during the policy period.

We pay this benefit on top of any excess that applies. For example, if your excess is \$695 and the cost to replace your locks is \$1,500, then we pay \$805.

### Covered

- up to \$1,000 in total to replace or recode your vehicle's keys, locks or barrels.

### Conditions

- you must report the theft of your keys to the Police.

## New replacement vehicle

If we agree to pay your claim as a total loss, then you may choose to replace your vehicle with a new one if all of these apply:

- you bought your vehicle as a new or demonstrator vehicle
- the incident we cover happens within 2 years from when your vehicle was first registered
- your vehicle's tare weight is less than 2.5 tonnes.

### Covered

- to replace your vehicle with a new one that has the same make, model, engine size, equipment level and paint type if it's available in Australia
- to replace any of the following that apply to your vehicle:
  - modifications
  - options
  - accessories
- the cost for 12 months registration and CTP insurance for the new vehicle.

### Conditions

- any credit provider noted on your current Certificate of Insurance must agree we can replace your vehicle
- the new vehicle must be currently available in Australia
- you need to give us the refund you get for your unused registration and any CTP insurance premium.

Your policy ends when we replace your vehicle with a new one. However, you can ask us to cover your replacement vehicle:



## Personal items

If an incident we cover causes loss or damage to your vehicle and the personal items in your vehicle.

We pay this benefit on top of your agreed value.

### Covered

- up to \$1,000 in total to repair or replace your personal items.

### Not covered

- mobile phones
- cash
- baby capsules and child seats (we cover them under 'Baby capsules and child seats' – see page 17)
- tools of trade (we cover them under 'Tools of trade' – see page 22)
- standard equipment, modifications, options or accessories that are attached to your vehicle.

We cover your personal items if your vehicle is stolen

### Conditions

- we cover your personal items if they are stolen as part of a theft or attempted theft of your vehicle. But, if they are stolen as part of any other incident we cover, then they must be stolen at the scene of the incident when it happens.

## Storage costs

If an incident we cover causes loss or damage to your vehicle and it's taken to a storage facility or holding yard.

We pay this benefit on top of your agreed value.

### Covered

- the reasonable costs to store your vehicle from when you lodge a claim with us until we assess your vehicle.

### Conditions

- we must agree to pay the storage costs before you make any arrangements
- you need to move your vehicle if we ask you to
- we can move your vehicle if we need to.

## Taxi fares

If an incident we cover causes loss or damage to your vehicle and you need to catch a taxi because your vehicle can't be driven.

We pay this benefit on top of your agreed value.

### Covered

- up to \$250 in total for the cost of taxis:
  - from the scene of an incident
  - to and from the repairer
  - to and from a hire car provider.

### Conditions

- if you arrange your own taxi, then you need to:
  - pay for the taxi, and
  - give us the tax invoice.

## Temporary cover

If you sell or give away your vehicle and replace it with another one during the policy period, then we provide temporary cover under your policy for your replacement vehicle.

### Covered

- temporary cover for your replacement vehicle on the same terms that are set out in your policy except for these changes:
  - we only provide cover for 14 days from when you sold or gave away your vehicle
  - we insure your replacement vehicle for its market value.

### Conditions

- we cover your replacement vehicle permanently if:
  - you ask us to cover it within the 14 day temporary cover period
  - you give us full details for the vehicle
  - we agree to insure it, and
  - you pay us any additional premium.

## Tools of trade

If an incident we cover causes loss or damage to your vehicle and the tools of trade in your vehicle.

To make a claim under this benefit:

- you must have told us you use your vehicle for business purposes and it's shown on your current Certificate of Insurance
- you must be registered for GST and entitled to claim an input tax credit.

Your tools of trade include materials or equipment that you use in your current business, trade or profession. For example, we cover your electric drill if you're an electrician or your training equipment if you're a personal trainer. But we don't cover those items if you are a retired electrician or a retired personal trainer.

We pay this benefit on top of your agreed value.

### Covered

- up to \$1,500 in total to repair or replace your tools of trade.

### Not covered

- mobile phones
- cash
- standard equipment, modifications, options or accessories that are attached to your vehicle.

### Conditions

- we cover your tools of trade if they are stolen as part of a theft or attempted theft of your vehicle. But, if they are stolen as part of any other incident we cover, then:
  - the tools must have been either locked in your vehicle or in a lockable tool box that is fitted to your vehicle
  - there must be proof of forced entry into your vehicle or lockable tool box, and
  - they must be stolen at the scene of the incident when it happens
- you may need to give us evidence of your current business, trade or profession (for example, your ABN or licence details).

**Your tools of trade include materials or equipment that you use in your current business, trade or profession**

## Towing

If an incident we cover causes loss or damage to your vehicle and it needs to be towed because it can't be driven or is unsafe to drive.

We pay this benefit on top of your agreed value.

### Covered

- the reasonable cost to tow your vehicle from where the incident happened to whichever place we decide is closer:
  - a repairer or other place we recommend, or
  - a safe place.

### Conditions

- we only pay for one tow. If your vehicle needs to be towed more than once, we decide which tow to pay for.

## Trailer or caravan damage

If an incident we cover causes loss or damage to your trailer or caravan while it's attached to or being towed by your vehicle.

We pay this benefit on top of your agreed value.

### Covered

- up to \$1,000 in total to repair or replace your trailer or caravan.

### Not covered

- any items that are in your trailer or caravan.

## Vehicle pick up and return

If an incident we cover causes loss or damage to your vehicle and it needs to be moved to and from a repairer so they can complete any repairs.

We pay this benefit on top of your agreed value.

### Covered

- if you ask us, we will arrange for someone to move your vehicle from:
  - the scene of the incident to a repairer
  - your home or work to a repairer (and back again).

### Conditions

- we decide how to move your vehicle.

## Windscreen, sunroof and window glass damage

If your vehicle's windscreen, sunroof or window glass is damaged during the policy period.

### Covered

- the reasonable cost as determined by us to repair or replace a windscreen, a sunroof or any window glass including anything that's part of it – for example:
  - window tinting
  - demisters
  - rain sensors.

**You don't need to pay any excess that applies to your policy when you make a claim under this benefit**

### Conditions

- to make a claim under this benefit, the damage must only affect your windscreen, sunroof or window glass and no other parts of your vehicle
- we may use non-genuine parts to replace your windscreen, sunroof or window glass.

## Options you can add

You can add the 'Any Repairer' option to your policy for an extra premium. If you have added this option, it will be shown on your current Certificate of Insurance and applies during the policy period.

### Any Repairer

If an incident we cover causes loss or damage to your vehicle, we will arrange for an NRMA Partner Repairer to fix your vehicle – see page 70.

However, if you have added this option, you may use any licensed repairer of your choice, which may be an NRMA Partner Repairer – see page 70.



Comprehensive  
Plus Insurance

# Comprehensive Insurance

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Comprehensive Insurance is the standard Motor Insurance cover you can have for your vehicle. It's also available for motorcycles.

The table on the right summarises your cover. Full details about your cover are set out in this section.

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In this section, we outline what you're covered for under Comprehensive Insurance and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities you may put your claim or cover at risk – see Section 7.

How we settle a claim is set out in Section 8.



## Your insurance cover

### Loss or damage to your vehicle

Loss or damage to your vehicle	Up to the agreed value or market value	28
Any NRMA Partner Repairer	We will arrange for an NRMA Partner Repairer to fix your vehicle	28

### Other benefits

Baby capsules and child seats	Up to \$500 each	29
Emergency repairs	Up to \$800	29
Hire car after a not at fault collision or crash	Provide you with a hire car until your vehicle is repaired or is a total loss and up to \$2,000 for any hire car excess and bond	30
Hire car after theft or attempted theft	Up to \$75 a day for a hire car for up to 21 days	31
Keys, locks and barrels	Up to \$1,000	32
New replacement vehicle	If we agree to pay your claim as a total loss, you may choose to replace your vehicle with a new one	32
Personal items	For all vehicles except motorcycles, up to \$500 for certain items. If you have a motorcycle, up to \$2,000 for your protective clothing	33
Storage costs	The reasonable costs to store your vehicle	34
Temporary cover	14 days cover when you change vehicles	34
Tools of trade	Up to \$1,500 for certain items	35
Towing	The reasonable cost for one tow	36
Trailer or caravan damage	Up to \$1,000	36
Windscreen, sunroof and window glass damage	Cost to repair or replace your windscreen, sunroof or window glass	36

### Options you can add

Hire Car	Up to \$75 a day for up to 14 days and up to \$2,000 for any hire car excess and bond	37
Windscreen	You don't need to pay your excess when you make a claim under 'Windscreen, sunroof or window glass damage'	38
Any Repairer	You can choose your own repairer to fix your vehicle	38

### Liability cover

Liability cover	Up to \$20 million	53
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# Loss or damage to your vehicle

We cover your vehicle when the incidents set out in this section happen.

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## Loss or damage to your vehicle

If an incident we cover happens during the policy period and causes loss or damage to your vehicle.

### Covered

- up to the agreed value or market value that applies to your vehicle if any of these incidents cause loss or damage to it:

• accidental damage	• flood
• collision or crash	• storm
• earthquake	• theft or attempted theft
• explosion	• tsunami
• fire	• vandalism or a malicious act

### Conditions

- we decide whether to:
  - repair your vehicle
  - pay you the reasonable cost of repairs as determined by us, or
  - pay you the agreed value or market value that applies to your vehicle.

For more details about how we settle your claim, see Section 8.

## Any NRMA Partner Repairer

Your policy automatically includes access to our extensive partner repairer network. We have partnered with trusted businesses to deliver quality, safe repairs and have you back on the road as soon as possible.

However, you may choose your own repairer to fix your vehicle if:

- you have added the 'Any Repairer' option – see page 38, or
- your vehicle is a motorcycle.

## Other benefits

Your policy covers loss or damage that is caused by the use of your vehicle to someone else's property – see 'Liability cover' on pages 52 - 54.

We may also provide other benefits that are set out in this section.

You can make a claim for other benefits when an incident we cover happens during the policy period and causes loss or damage to your vehicle and we agree to pay for that loss or damage.

However, you can make a claim under some benefits in other situations. For example, under 'Keys, locks and barrels', we may pay the cost to replace your car keys if someone steals your bag and your car keys are inside it.

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## Baby capsules and child seats

If an incident we cover causes loss or damage to your vehicle and a baby capsule or child seat in your vehicle.

We pay this benefit on top of your agreed value or market value.

### Covered

- up to \$500 to replace each baby capsule or child seat that's in your vehicle.

## Emergency repairs

If an incident we cover causes loss or damage to your vehicle and you arrange emergency repairs to your vehicle so you can get back on the road safely.

For example, someone crashes into the back of your car. To make your car safe to drive, you arrange for the rear brake light to be fixed straight away.

### Covered

- we will reimburse you up to \$800 in total for emergency repairs to your vehicle.

### Not covered

- non-emergency repairs.

### Conditions

- we will determine what is an emergency repair
- the emergency repairs must be made to keep your vehicle secure or to get you back on the road safely
- you must pay for the emergency repairs up front and provide us with the tax invoice, unless we agree otherwise
- the emergency repairs must be directly related to the incident you are claiming for.

Emergency repairs are repairs you arrange to make your vehicle secure or get you back on the road safely

## Hire car after a not at fault collision or crash

If a collision or crash with another vehicle causes loss or damage to your vehicle (except for motorcycles) and:

- we agree the driver of that vehicle is at fault, and
- you can give us their name and residential address, and
- you need a hire car.

We pay this benefit on top of your agreed or market value.

If a theft or attempted theft we cover, causes loss or damage to your vehicle and you need a hire car – see page 31.

If you want us to provide a hire car after any other incident we cover, then you can add the 'Hire Car' option – see page 37.

### Covered

- a hire car until whichever of these events happen first:
  - your vehicle is repaired, or
  - we pay your claim for a total loss
- up to \$2,000 in total for any excess and or security bond payable under the hire car agreement because there is loss or damage to the hire car or it causes loss or damage.

We will arrange a hire car for you and will do our best to arrange a car that meets your needs.

### Not covered

- we do not provide this benefit if your vehicle is a motorcycle
- running costs for the hire car (for example, petrol or tolls)
- any additional hire car costs (for example, any optional extras such as a GPS)
- loss or damage to the hire car
- liability which results from using the hire car
- any additional hire car costs if the repairs to your vehicle are unreasonably delayed by you or a repairer.

### Conditions

- the driver of the other vehicle is at fault and you can give us their name and residential address
- we will arrange a hire car for you. You must not arrange your own hire car under any circumstances unless you obtain our prior written consent by contacting us on 131 123. If you do, then we may decide not to pay for the hire car
- we will do our best to arrange a car that meets your needs
- your vehicle must be:
  - not drivable
  - unsafe to drive, or
  - in for repairs.

## Hire car after theft or attempted theft

If a theft or attempted theft we cover causes loss or damage to your vehicle and you need a hire car.

We pay this benefit on top of your agreed value or market value.

If a not a fault collision or crash causes a loss or damage to your vehicle (except for motorcycles) and you need a hire car – see page 30.

If you want us to provide a hire car after any other incident we cover, then you can add the 'Hire Car' option – see page 37.

### Covered

- up to \$75 a day for a hire car until whichever of these events happen first:
  - your vehicle is recovered and repaired
  - we pay your claim for a total loss, or
  - you've had the hire car for 21 days
- up to \$2,000 in total for any excess and security bond payable under the hire car agreement because there is loss or damage to the hire car or it causes loss or damage.

We will arrange a hire car for you and will do our best to arrange a car that meets your needs

### Not covered

- running costs for the hire car (for example, petrol or tolls)
- any additional hire car costs (for example, any optional extras such as a GPS)
- loss or damage to the hire car
- liability which results from using the hire car
- any additional hire car costs if the repairs to your vehicle are unreasonably delayed by you or a repairer.

### Conditions

- we will arrange a hire car for you. You must not arrange your own hire car under any circumstances unless you obtain our prior written consent by contacting us on 131 123. If you do, then we may decide not to pay for the hire car
- your vehicle must be:
  - not drivable
  - unsafe to drive, or
  - in for repairs.

## Keys, locks and barrels

If someone steals the keys to your vehicle during the policy period.

We pay this benefit on top of any excess that applies. For example, if your excess is \$695 and the cost to replace your locks is \$1,500, then we pay \$805.

### Covered

- up to \$1,000 in total to replace or recode your vehicle's keys, locks or barrels.

### Conditions

- you must report the theft of your keys to the Police.

## New replacement vehicle

If we agree to pay your claim as a total loss, then you may choose to replace your vehicle with a new one if all of these apply:

- you bought your vehicle as a new or demonstrator vehicle
- the incident we cover happens within 2 years from when your vehicle was first registered
- your vehicle's tare weight is less than 2.5 tonnes.

### Covered

- to replace your vehicle with a new one that has the same make, model, engine size, equipment level and paint type if it's available in Australia
- to replace any of the following that apply to your vehicle:
  - modifications
  - options
  - accessories
- the cost for 12 months registration and CTP insurance for the new vehicle.

### Conditions

- any credit provider noted on your current Certificate of Insurance must agree we can replace your vehicle
- the new vehicle must be currently available in Australia
- you need to give us the refund you get for your unused registration and any CTP insurance premium.

Your policy ends when we replace your vehicle with a new one. However, you can ask us to cover your replacement vehicle:



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## Personal items

If an incident we cover causes loss or damage to your vehicle and the personal items in your vehicle.

For all vehicles except motorcycles, we cover your personal items for up to \$500. If you have a motorcycle, we cover your protective clothing as your personal items for up to \$2,000.

We pay this benefit on top of your agreed value or market value.

### Covered

- for all vehicles except motorcycles, up to \$500 in total to repair or replace your personal items
- for motorcycles, up to \$2,000 in total to repair or replace the protective clothing that is specifically designed to be worn by you or a passenger while riding your motorcycle.

If you have a motorcycle, the most we pay for any one item of protective clothing is \$1,000. Protective clothing includes:

- helmet
- jacket
- trousers
- boots
- gloves.

If you have a motorcycle, we cover your protective clothing as your personal items

### Not covered

- mobile phones
- cash
- baby capsules and child seats (we cover them under 'Baby capsules and child seats' – see page 29)
- tools of trade (we cover them under 'Tools of trade' – see page 35)
- standard equipment, modifications, options or accessories that are attached to your vehicle.

### Conditions

- we cover your personal items if they are stolen as part of a theft or attempted theft of your vehicle. But, if they are stolen as part of any other incident we cover, then they must be stolen at the scene of the incident when it happens.

## Storage costs

If an incident we cover causes loss or damage to your vehicle and it's taken to a storage facility or holding yard.

We pay this benefit on top of your agreed value or market value.

### Covered

- the reasonable costs to store your vehicle from when you lodge a claim with us until we assess your vehicle.

### Conditions

- we must agree to pay the storage costs before you make any arrangements
- you need to move your vehicle if we ask you to
- we can move your vehicle if we need to.

## Temporary cover

If you sell or give away your vehicle and replace it with another one during the policy period, then we provide temporary cover under your policy for your replacement vehicle.

### Covered

- temporary cover for your replacement vehicle on the same terms that are set out in your policy except for these changes:
  - we only provide cover for 14 days from when you sold or gave away your vehicle
  - we insure your replacement vehicle for its market value.

### Conditions

- we cover your replacement vehicle permanently if:
  - you ask us to cover it within the 14 day temporary cover period
  - you give us full details for the vehicle
  - we agree to insure it, and
  - you pay us any additional premium.

## Tools of trade

If an incident we cover causes loss or damage to your vehicle and the tools of trade in your vehicle.

To make a claim under this benefit:

- you must have told us you use your vehicle for business purposes and it's shown on your current Certificate of Insurance
- you must be registered for GST and entitled to claim an input tax credit.

Your tools of trade include materials or equipment that you use in your current business, trade or profession. For example, we cover your electric drill if you're an electrician or your training equipment if you're a personal trainer. But we don't cover those items if you are a retired electrician or a retired personal trainer.

We pay this benefit on top of your agreed value or market value.

### Covered

- up to \$1,500 in total to repair or replace your tools of trade.

### Not covered

- mobile phones
- cash
- standard equipment, modifications, options or accessories that are attached to your vehicle.

### Conditions

- we cover your tools of trade if they are stolen as part of a theft or attempted theft of your vehicle. But, if they are stolen as part of any other incident we cover, then:
  - the tools must have been either locked in your vehicle or in a lockable tool box that is fitted to your vehicle
  - there must be proof of forced entry into your vehicle or lockable tool box, and
  - they must be stolen at the scene of the incident when it happens
- you may need to give us evidence of your current business, trade or profession (for example, your ABN or licence details).

Your tools of trade include materials or equipment that you use in your current business, trade or profession

## Towing

If an incident we cover causes loss or damage to your vehicle and it needs to be towed because it can't be driven or is unsafe to drive.

We pay this benefit on top of your agreed value or market value.

### Covered

- the reasonable cost to tow your vehicle from where the incident happened to whichever place we decide is closer:
  - a repairer or other place we recommend, or
  - a safe place.

### Conditions

- we only pay for one tow. If your vehicle needs to be towed more than once, we decide which tow to pay for.

## Trailer or caravan damage

If an incident we cover causes loss or damage to your trailer or caravan while it's attached to or being towed by your vehicle.

We pay this benefit on top of your agreed value or market value.

### Covered

- up to \$1,000 in total to repair or replace your trailer or caravan.

### Not covered

- any items that are in your trailer or caravan.

## Windscreen, sunroof and window glass damage

If your vehicle's windscreen, sunroof or window glass is damaged during the policy period.

### Covered

- the reasonable cost as determined by us to repair or replace a windscreen, sunroof or any window glass including anything that's part of it – for example:
  - window tinting
  - demisters
  - rain sensors.

### Conditions

- to make a claim under this benefit, the damage must only affect your windscreen, sunroof or window glass and not other parts of your vehicle
- we may use non-genuine parts to replace your windscreen, sunroof or window glass.

You need to pay your basic excess when you make a claim under this benefit. However, you don't need to pay it if you have the 'Windscreen' option – see page 38

## Options you can add

You can add options to your policy for an extra premium. If you have added an option, it will be shown on your current Certificate of Insurance and applies during the policy period.

### Hire Car

Under Comprehensive Insurance:

- we pay hire car costs after a theft or attempted theft for up to 21 days – see page 31
- we pay hire car costs after a collision or crash with another vehicle where:
  - we agree the driver of that vehicle is at fault, and
  - you can give us their name and residential address, and
  - you need a hire car – see page 30.

However, if you add this option we pay the hire car costs for up to 14 days if any of the other incidents we cover cause loss or damage to your vehicle and you need a hire car.

### Covered

- up to \$75 a day for a hire car until whichever of these events happen first:
  - your vehicle is repaired
  - we pay your claim for a total loss, or
  - you've had the hire car for 14 days
- up to \$2,000 in total for any excess and security bond payable under the hire car agreement because there is loss or damage to the hire car or it causes loss or damage.

We will arrange a hire car for you and will do our best to arrange a car that meets your needs

### Not covered

- running costs for the hire car (for example, petrol, tolls)
- any additional hire car costs (for example, any optional extras such as a GPS)
- loss or damage to the hire car
- liability which results from using the hire car
- any additional hire car costs if the repairs to your vehicle are unreasonably delayed by you or a repairer.

### Conditions

- we will arrange a hire car for you. You must not arrange your own hire car under any circumstances unless you obtain our prior written consent by contacting us on 131 123. If you do, then we may decide not to pay for the hire car
- your vehicle must be:
  - not drivable
  - unsafe to drive, or
  - in for repairs.

## Windscreen

If you add this option, you don't need to pay any excess that applies when you make a claim under 'Windscreen, sunroof and window glass damage' – see page 36.

### Covered

- we waive any excess that applies to your policy.

### Conditions

- to make a claim under this option, the damage must only affect your windscreen, sunroof or window glass and no other parts of your vehicle
- we may use non-genuine parts to replace your windscreen, sunroof or window glass.

## Any Repairer

If an incident we cover causes loss or damage to your vehicle, we will arrange for an NRMA Partner Repairer to fix your vehicle – see page 70.

However, if you have added this option you may use any licensed repairer of your choice, which may be an NRMA Partner Repairer – see page 70.

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# Third Party Fire & Theft Insurance

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Third Party Fire & Theft Insurance is the basic Motor Insurance cover you can have for your vehicle. And, compared with Third Party Property Damage Insurance, you also get some extra benefits as part of your cover.

To insure your motorcycle, see Comprehensive Insurance on pages 26 - 38 and Third Party Property Damage Insurance on pages 48 - 51.

The table on the right summarises your cover. Full details about your cover are set out in this section.

---

In this section, we outline what you're covered for under Third Party Fire & Theft Insurance and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities you may put your claim or cover at risk – see Section 7.

How we settle a claim is set out in Section 8.



**Your insurance cover****Loss or damage to your vehicle**

Loss or damage to your vehicle	The market value up to \$10,000 if a fire, theft or attempted theft causes loss or damage to your vehicle	42
Any NRMA Partner Repairer	We will arrange for an NRMA Partner Repairer to fix your vehicle	42

**Other benefits**

Crash with at fault driver	Up to \$5,000	43
Emergency repairs	Up to \$800	44
Hire car after theft or attempted theft	Up to \$75 a day for up to 21 days for a hire car and up to \$2,000 for any hire car excess and bond	45
Storage costs	The reasonable costs to store your vehicle	46
Temporary cover	14 days cover when you change vehicles	46
Towing	The reasonable cost for one tow	47

**Liability cover**

Liability cover	Up to \$20 million	53
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# Loss or damage to your vehicle

We cover your vehicle when the incidents set out in this section happen.

---

## Loss or damage to your vehicle

If a fire, theft or attempted theft happens during the policy period and causes loss or damage to your vehicle.

### Covered

- up to the market value of your vehicle up to \$10,000 if any of these incidents cause loss or damage to it:

- fire
- theft or attempted theft

### Conditions

- we decide whether to:
  - repair your vehicle
  - pay you the reasonable cost of repairs as determined by us, or
  - pay you the market value for your vehicle.

For more details about how we settle your claim, see Section 8.

## Any NRMA Partner Repairer

Your policy automatically includes access to our extensive partner repairer network. We have partnered with trusted businesses to deliver quality, safe repairs and have you back on the road as soon as possible.

However, you may choose your own repairer to fix your vehicle.

## Other benefits

Your policy covers loss or damage that is caused by the use of your vehicle to someone else's property – see 'Liability cover' on pages 52 - 54.

We may also provide other benefits that are set out in this section.

You can make a claim for other benefits when an incident we cover happens during the policy period and causes loss or damage to your vehicle and we agree to pay for that loss or damage.

However, you can make a claim under 'Crash with at fault driver' in other situations. For example, if you have a crash with another vehicle and that driver is at fault and you can identify them and their vehicle, then we may pay up to \$5,000 for the damage to your vehicle.

---

### Crash with at fault driver

If you have a crash with another vehicle during the policy period and the driver of that vehicle is at fault for the crash and you can identify them and their vehicle as set out below.

#### Covered

- up to \$5,000 in total for the damage to your vehicle.

#### Conditions

- we must agree the crash was entirely the other driver's fault
- you must give us the:
  - registration number of the other vehicle, and
  - name and residential address of the other driver
- the cost of the damage to your vehicle is more than the basic excess that applies to your policy.

You don't need to pay any excess if you make a claim under this benefit

## Emergency repairs

If an incident we cover causes loss or damage to your vehicle and you arrange emergency repairs to your vehicle so you can get back on the road safely.

For example, someone tries to steal your car and damages your lock and ignition barrel. To secure your vehicle and make it safe to drive, you arrange for the lock to be fixed straight away.

**Emergency repairs are repairs you arrange to make your vehicle secure or get you back on the road safely**

### Covered

- we will reimburse you up to \$800 in total for emergency repairs to your vehicle.

### Not covered

- non-emergency repairs.

### Conditions

- we will determine what is an emergency repair
- the emergency repairs must be made to keep your vehicle secure or to get you back on the road safely
- you must pay for the emergency repairs up front and provide us with the tax invoice, unless we agree otherwise
- the emergency repairs must be directly related to the incident you are claiming for.

## Hire car after theft or attempted theft

If a theft or attempted theft we cover causes loss or damage to your vehicle and you need a hire car.

We pay this benefit on top of your market value.

### Covered

- up to \$75 a day for a hire car until whichever of these events happen first:
  - your vehicle is recovered and repaired
  - we pay your claim for a total loss, or
  - you've had the hire car for 21 days
- up to \$2,000 in total for any excess and security bond payable under the hire car agreement because there is loss or damage to the hire car or it causes loss or damage.

We will arrange a hire car for you and will do our best to arrange a car that meets your needs

### Not covered

- running costs for the hire car (for example, petrol or tolls)
- any additional hire car costs (for example, any optional extras such as a GPS)
- loss or damage to the hire car
- liability which results from using the hire car
- any additional hire car costs if the repairs to your vehicle are unreasonably delayed by you or a repairer.

### Conditions

- we will arrange a hire car for you. You must not arrange your own hire car under any circumstances unless you obtain our prior written consent by contacting us on 131 123. If you do, then we may decide not to pay for the hire car
- your vehicle must be:
  - not drivable
  - unsafe to drive, or
  - in for repairs.

## Storage costs

If an incident we cover causes loss or damage to your vehicle and it's taken to a storage facility or holding yard.

We pay this benefit on top of your market value.

### Covered

- the reasonable costs to store your vehicle from when you lodge a claim with us until we assess your vehicle.

### Conditions

- we must agree to pay the storage costs before you make any arrangements
- you need to move your vehicle if we ask you to
- we can move your vehicle if we need to.

## Temporary cover

If you sell or give away your vehicle and replace it with another one during the policy period, then we provide temporary cover under your policy for your replacement vehicle.

### Covered

- temporary cover for your replacement vehicle on the same terms that are set out in your policy except for these changes:
  - we only provide cover for 14 days from when you sold or gave away your vehicle
  - we insure your replacement vehicle for its market value up to \$10,000.

### Conditions

- we cover your replacement vehicle permanently if:
  - you ask us to cover it within the 14 day temporary cover period
  - you give us full details for the vehicle
  - we agree to insure it, and
  - you pay us any additional premium.

## Towing

If an incident we cover causes loss or damage to your vehicle and it needs to be towed because it can't be driven or is unsafe to drive.

We pay this benefit on top of your market value.

### Covered

- the reasonable cost to tow your vehicle from where the incident happened to whichever place we decide is closer:
  - a repairer or other place we recommend, or
  - a safe place.

### Conditions

- we only pay for one tow. If your vehicle needs to be towed more than once, we decide which tow to pay for.

# Third Party Property Damage Insurance

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Third Party Property Damage Insurance is the basic Motor Insurance cover you can have for your vehicle. It's also available for motorcycles.

The table on the right summarises your cover. Full details about your cover are set out in this section.

---

In this section, we outline what you're covered for under Third Party Property Damage Insurance and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities you may put your claim or cover at risk – see Section 7.

How we settle a claim is set out in Section 8.



**Your insurance cover**

Any NRMA Partner Repairer	We will arrange for an NRMA Partner Repairer to fix your vehicle	50
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**Other benefits**

Crash with at fault driver	Up to \$5,000 if you have a crash with an uninsured at fault driver	50
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Temporary cover	14 days cover when you change vehicles	51
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Towing	The reasonable cost for one tow	51
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**Liability cover**

Liability cover	Up to \$20 million	53
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## Any NRMA Partner Repairer

Your policy automatically includes access to our extensive partner repairer network. We have partnered with trusted businesses to deliver quality, safe repairs and have you back on the road as soon as possible.

However, you may choose your own repairer to fix your vehicle (including motorcycles).

## Other benefits

Your policy covers loss or damage that is caused by the use of your vehicle to someone else's property – see 'Liability cover' on pages 52 - 54.

We may also provide the benefits that are set out in this section.

For example, under 'Crash with at fault driver' we may pay up to \$5,000 for any damage to your vehicle if you have a crash with another vehicle and the driver is not insured, is at fault and you can identify them and their vehicle.

---

### Crash with at fault driver

If you have a crash with another vehicle during the policy period and the driver of that vehicle is not insured, is at fault in the crash and you can identify the driver and their vehicle as set out below.

#### Covered

- up to \$5,000 in total for the damage to your vehicle.

#### Conditions

- the driver of the other vehicle is not insured for the damage to your vehicle
- we must agree the crash was entirely the other driver's fault
- you must give us the:
  - registration number of the other vehicle, and
  - name and residential address of the other driver
- the cost of the damage to your vehicle is more than the basic excess that applies to your policy.

You don't need to pay any excess if you make a claim under this benefit

## Temporary cover

If you sell or give away your vehicle and replace it with another one during the policy period, then we provide temporary cover under your policy for your replacement vehicle.

### Covered

- temporary cover for your replacement vehicle on the same terms that are set out in your policy for 14 days from when you sold or gave away your vehicle.

### Conditions

- we cover your replacement vehicle permanently if:
  - you ask us to cover it within the 14 day temporary cover period
  - you give us full details for the vehicle
  - we agree to insure it, and
  - you pay us any additional premium.

## Towing

If we pay your claim under ‘Crash with at fault driver’ – see page 50 – and your vehicle needed to be towed because it was not drivable or unsafe to drive.

### Covered

- the reasonable cost to tow your vehicle from where the incident happened to whichever place we decide is closer:
  - a repairer or other place we recommend, or
  - a safe place.

### Conditions

- we only pay for one tow. If your vehicle needs to be towed more than once, we decide which tow to pay for.

# Liability cover

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# 6

We provide liability cover for the 4 types of insurance that are set out in this PDS.

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In this section, we describe the liability cover you have under your policy and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities you may put your claim or cover at risk – see Section 7.

How we settle a claim is set out in Section 8.

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# Liability cover

Liability cover protects you for claims that may be made against you where the use of your vehicle causes loss or damage to someone else's property.

## Loss or damage to someone else's property

If the use of your vehicle during the policy period causes loss or damage to someone else's property.

For example, you may be liable if you crash your vehicle into someone's front fence.

### Covered

- up to \$20 million (including legal costs) for the liability of these people arising from loss or damage to someone else's property for any one incident caused by the use of your vehicle:
  - you
  - anyone who has your permission to drive your vehicle
  - passengers in your vehicle
  - your employer or business partner when you use or are in charge of your vehicle as their employee or business partner or when another employee or business partner has your permission to use your vehicle
- if your vehicle is used to tow a trailer or caravan, then we also provide liability cover for any loss or damage caused by the trailer or caravan to someone else's property while it's being towed
- if you borrow a substitute vehicle while your vehicle is being repaired, serviced or has broken down, then we also provide liability cover for any loss or damage caused by the use of the substitute vehicle.

We provide liability cover up to \$20 million for all 4 types of insurance we offer

### Not covered

- any claim for, or related to, death or personal injury
- loss or damage to property that you or any person we cover owns or has in your or their control or possession
- loss or damage caused by the use of a hire car as a substitute vehicle
- the liability of a passenger who was under the influence of any alcohol or drug when the incident happened
- any exemplary or punitive damages, fines or penalties claimed, ordered or awarded against you or any person we cover.

## Conditions

- to be entitled to liability cover:
  - the claim must result from an incident we cover which takes place during the policy period
  - someone must make a claim against you or any person we cover for the incident, and
  - you or any person we cover must lodge a claim with us for liability cover
- we must agree to pay for any legal or other costs before they are incurred.

## What happens when you make a liability claim

When a person we cover makes a claim and are entitled to liability cover, we will:

- act for them or arrange for a lawyer to represent them
- attempt to resolve the claim
- defend the claim in a court or tribunal.

We will decide whether to defend or resolve a claim and how much to pay to resolve a claim.

For an example of how we settle a claim, see page 78

# General exclusions and your responsibilities

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There are certain situations when we won't provide cover under your policy.

This section outlines the general exclusions that apply to all cover we provide under your policy.

The general exclusions also apply to your liability cover, unless we say they don't.

This section also outlines your responsibilities. You may put your insurance claim or cover at risk if you do not meet your responsibilities to us.

# General exclusions for all cover

The exclusions set out in this section apply to all cover under your policy.

## Other exclusions and conditions

There are specific limits, exclusions and conditions that apply to some parts of your cover. These are described throughout this PDS with the cover they relate to. The specific exclusions that apply to your liability cover are shown on pages 52 - 54.

## The incident

We don't cover incidents that take place outside:

- Australia
- the policy period.

## The driver

We don't provide cover if the driver of your vehicle:

- was under the influence of any alcohol or drug
- did not hold a current licence that was valid for the vehicle
- was disqualified from driving or held a cancelled or suspended licence, or
- was a learner driver who was not accompanied by a licensed driver that held a current licence that was valid for the vehicle.

If you were not the driver, we may still cover loss or damage to your vehicle if you can satisfy us that you had no reason to suspect that any of the exclusions shown applied to the driver. However, we won't provide liability cover for the driver and may try to recover money from them.

## Vehicle use

We don't provide cover if any of these applied when the incident happened:

- the driver of your vehicle or a passenger was being wilful or reckless
- your vehicle or anything it was towing:
  - was in an unsafe condition
  - was being towed illegally
  - exceeded the number of passengers or load limits recommended by your vehicle's manufacturer
- your vehicle was being used:
  - for illegal purposes or in an illegal manner
  - to illegally carry or store explosives, flammable or combustible substances and liquids
  - in a race, rally, trial, test or contest, or
  - in a track day, drive day or similar organised event
- your vehicle was left with a commercial dealer so they could sell it for you.

## Intentional acts

We don't cover loss or damage caused by or arising from an intentional act by:

- you
- a driver or someone else who has your permission to use your vehicle
- a passenger
- a person acting with your express or implied consent.

## Maintaining your vehicle

We don't provide cover if any of these applied to your vehicle when the incident happened:

- your vehicle was not in good order and repair because it had:
  - any unrepaired damage
  - rust, mechanical or any other damage that made it unsafe to drive
- your vehicle was not in a condition that met the registration requirements in your State or Territory.

## Previous damage and faulty design or repairs

We don't cover:

- the cost to fix previous damage – for example, old hail damage that has not been repaired
- loss or damage caused by or arising from previous damage
- the cost to fix faulty:
  - design
  - workmanship or repairs by you or someone else (except if we cover it under 'Lifetime guarantee on authorised repairs' – see page 71)
- loss or damage caused by or arising from faulty:
  - design
  - workmanship or repairs by you or someone else that we didn't authorise.

## Securing your vehicle

We don't cover loss or damage caused by or arising from you:

- not taking reasonable care to secure your vehicle
- leaving your vehicle in an unsafe location after it:
  - broke down
  - suffered accidental damage, or
  - was stolen and then found.

## Types of loss or damage

We don't cover:

- tyre damage caused by road cuts, punctures, bursts or braking (except if there is loss or damage to other parts of your vehicle)
- mechanical, structural, electronic or electrical failures
- deterioration or wear and tear caused:
  - over time
  - by using your vehicle
  - by exposing your vehicle to the elements – for example, faded or damaged paint from exposure to sun, dirt and/or corrosive materials
- rust or any type of corrosion
- depreciation or loss of your vehicle's value – for example, if your vehicle is worth less after an incident
- any loss which results because you can't use your vehicle – that is, consequential financial loss – for example, loss of profits
- compensation for distress, inconvenience or other non-financial loss (except if we cover it under 'Liability cover').

## Other

We don't cover loss or damage caused by or arising from:

- your vehicle being legally seized, impounded, sold or destroyed
- any hostilities, rebellion, riot, civil commotion, war or act of terrorism
- any nuclear, radioactive, biological or chemical material
- pollutants or contaminants that discharge or escape from your vehicle
- a breach of contract.

# Your responsibilities

When you take out a policy with us or make a claim, you have certain responsibilities that are set out in this section. These responsibilities also apply to any person that is covered by your policy.

If you don't meet your responsibilities, we may refuse to pay your claim or reduce what we pay for your claim. We may also decide to cancel your policy.

## Tell us about changes that affect your vehicle.

You must tell us if you:

- change the address where you normally keep your vehicle
- change the way you use your vehicle
- use your vehicle for a driver education course
- hire out your vehicle
- use your vehicle for a motor vehicle club bash or charity event.

## Settle claims and make admissions

You must not:

- attempt to settle a claim that is made against you without our permission
- make any admissions to anyone about any incident covered by your policy
- limit by agreement our rights to recover money from someone else.

## Co-operate

You must:

- be truthful and frank in any statement you make to us
- not behave in a way that is improper, hostile, threatening, abusive or dangerous
- co-operate fully with us, even if we have already paid your claim which includes:
  - providing us with all the information, documents and help we need to deal with your claim (for example, bank statements or phone records)
  - immediately sending us any communications that you receive about any incident – for example, emails, letters, notices or court documents
  - being interviewed by us or our representatives
  - attending court to give evidence
  - if there is a dispute about the repairs to your vehicle, giving us access to your vehicle and moving it if we ask you to or allowing us to move it to a repairer or other specialist we choose so they can assess your vehicle.

## Prevent further loss or damage

If an incident happens, you must do everything reasonable to prevent further loss or damage to your vehicle.

## Authorising repairs to your vehicle

You must not start, approve or authorise any repairs to your vehicle under any circumstances, unless:

- we allow it under 'Emergency repairs' – see pages 17, 29 and 44, or
- you obtain our prior written consent by contacting us on 131 123.

If you do, then we may decide not to pay for those repairs.

If we have cash settled your claim instead of authorising repairs and then you arrange or authorise repairs, we are not responsible for any costs associated with those repairs.

## Inspections and quotes

If we ask you, you must:

- let us or our representatives inspect your vehicle at any time at a place we choose
- allow us to get quotations from any repairer or supplier.

If we need to move your vehicle to do this, we will pay for it.

We won't cover the cost for:

- inspections or reports authorised by you without our consent
- dismantling fees, quoting fees or administration fees.

## **Proof of loss and ownership**

When you make a claim, we may ask you to provide certain documents to:

- prove that you owned the vehicle, personal items, modifications, options or accessories
- help us identify your items.

The types of documents we ask for depend on the situation and can include:

- tax invoices for items bought or services used
- valuation, model and serial numbers
- credit card or bank statements
- photos
- registration documents
- hire car agreements
- finance agreements.

We may compare information you give us with a range of other sources – for example, auction or sale websites.

## **Report to the Police**

You must:

- report to the Police any theft, attempted theft, vandalism or malicious act, and
- tell us any incident report number they give you.

## **Appointing others to manage your claim**

You can appoint someone to manage your claim for you like a family member or broker.

However, you can't appoint someone who has a conflict of interest – for example, someone who supplies goods or services for your claim such as a repairer.

## **GST**

If you are a business registered or required to be registered for GST purposes, then you must tell us:

- your Australian Business Number (ABN), and
- the percentage of any input tax credit you have claimed or are entitled to claim on the premium you paid.

# Claims and what we pay

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# 8

This section provides information about how we process your claim and what we pay when you make a claim for loss or damage to your vehicle. It also includes some examples of how we pay claims including liability claims.

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When you need to make a claim, we want to help you as much as we can. We're available 24 hours a day, 7 days a week:



[nrma.com.au](http://nrma.com.au)



1300 654 903 – if you have Comprehensive Plus Insurance



131 123 – all other policies

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# Making a claim

Here's a summary of what happens when you make a claim for loss or damage to your vehicle and the key things we consider to work out what to pay for your claim. When you make a claim, we will:

- ask you some questions over the phone or online
- tell you what you need to send us to support your claim
- tell you if you need to pay any excess and how to pay it.

## Step 1

### Collecting the details

You need to collect these details if they apply to the incident:

- for all drivers:
  - full name
  - residential address, and
  - contact number
- for all vehicles that are involved:
  - make and model
  - registration number, and
  - insurance details

## Step 2

### Lodging your claim

Contact us 24 hours a day, 7 days a week:

- [nrma.com.au](http://nrma.com.au)
- **1300 654 903** – Comprehensive Plus Insurance
- **131 123** – all other policies

## Step 3

### Towing and inspections

- if needed, we can arrange towing for your vehicle after an incident
- we may need to inspect your vehicle and arrange quotations from any repairer or supplier

## Step 4

### Assessing your claim

To assess your claim, we look at the following:

- do we cover the incident that caused the loss or damage?
- is your vehicle insured for agreed value or market value?
- is your claim affected by:
  - any specific limits, exclusions and conditions shown throughout this PDS?
  - any general exclusions?
  - not meeting your responsibilities?

## Step 5

### Settling your claim

We will choose to settle your claim through any of these ways:

1. Repair your vehicle
2. Pay you the reasonable cost to repair your vehicle
3. Pay your claim as a total loss
4. Pay for other benefits

## Step 6

### Excesses and other deductions

To settle your claim:

- you must pay any excesses that apply
- if we pay your claim as a total loss, we deduct any of these amounts that apply:
  - unpaid premiums
  - unused registration and CTP insurance premium
  - salvage value of your vehicle

# What we pay for

If we agree to cover your claim, then we will:

- decide whether to repair your vehicle or pay you the reasonable cost of repairs as determined by us or pay you the agreed value or market value that applies to your vehicle
- pay for any other benefits that apply to your policy
- pay for any options you have added to your policy
- deduct any amounts that apply to your policy and claim (for example, excess, unpaid premium or unused registration and CTP insurance premium).

## The most we pay

Depending on the type of insurance you've chosen, the most we pay is:

- the agreed value of your vehicle shown on your current Certificate of Insurance, or
- your vehicle's market value.

If you have Third Party Fire & Theft Insurance, then the most we pay is your vehicle's market value up to \$10,000.

If you have Third Party Fire & Theft Insurance or Third Party Property Damage Insurance and make a claim under 'Crash with at fault driver', then the most we pay is the market value of your vehicle up to \$5,000 – see pages 43 and 50.

# How we settle your claim

We will choose to settle your claim through any of these ways:

## 1. Repair your vehicle

We can choose to repair your vehicle. See page 70 for what happens when we decide to repair your vehicle.

## 2. Pay you the reasonable cost to repair your vehicle

We can choose to pay you the reasonable cost to repair your vehicle as determined by us.

We determine the reasonable cost to repair the damage by looking at a range of factors. That may include quotes from your own repairer, quotes from NRMA Partner Repairers, our nominated repair methods for the type of damage to your vehicle and reports from our assessors.

## 3. Pay your claim as a total loss

We may do this when we consider your vehicle to be a total loss or when we choose to do so. Table 8.1 on page 66 shows what we pay for a total loss depending on the type of insurance you've chosen or cover you have.

If we pay your claim as a total loss, then your policy ends and you don't get a refund of your premium. Table 8.1 on page 66 shows whether you keep your vehicle or we keep it.

For examples of how we settle various claims, see pages 76 - 79

## 4. Pay for other benefits

If we agree to pay you under any other benefits that apply, we will choose the method of settlement and repairer or supplier.

We may decide to repair or replace the loss or damage or pay you the reasonable cost of repair or replacement as determined by us. We only pay the cost to repair or replace the loss or damage up to the maximum amount that applies under a benefit.

## What happens to your property

### Recovered vehicles

If we settle your claim as a total loss for a stolen vehicle which is later recovered, then we usually keep your recovered vehicle. However, in some cases, we may let you keep it – see Table 8.1 on page 66.

### Damaged property

If we settle your claim for a damaged item, then it becomes our property unless we let you keep it.

**Table 8.1: What we pay for a total loss**

Amount we pay	What happens to your vehicle
<p><b>Comprehensive Plus Insurance, Comprehensive Insurance</b></p> <p>We pay you:</p> <ul style="list-style-type: none"> <li>• the agreed value or market value that applies</li> <li>• LESS any of these amounts that apply:               <ul style="list-style-type: none"> <li>– excess</li> <li>– unpaid premium, and</li> <li>– unused registration and CTP insurance that you're entitled to.</li> </ul> </li> </ul> <p>However, if we settle your claim under 'New vehicle replacement', then we will replace your vehicle with a new one and cover some other things – see pages 19 and 32.</p>	<ul style="list-style-type: none"> <li>• we keep it</li> </ul>
<p><b>Third Party Fire &amp; Theft Insurance</b></p> <p>If the market value is \$10,000 or under, we pay you:</p> <ul style="list-style-type: none"> <li>• the market value</li> <li>• LESS any of these amounts that apply:               <ul style="list-style-type: none"> <li>– excess</li> <li>– unpaid premium, and</li> <li>– unused registration and CTP insurance that you're entitled to.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• we keep it</li> </ul>
<p>If the market value is over \$10,000, we pay you:</p> <ul style="list-style-type: none"> <li>• (the market value less any salvage value) up to \$10,000</li> <li>• LESS any of these amounts that apply:               <ul style="list-style-type: none"> <li>– excess, and</li> <li>– unpaid premium.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• you keep it</li> <li>• if your vehicle is recovered after we paid your claim, you will need to pay us back.</li> </ul>
<p><b>Third Party Fire &amp; Theft Insurance, Third Party Property Damage Insurance</b></p> <p>If we settle your claim under 'Crash with at fault driver' – see pages 43 and 50 – then we pay you:</p> <ul style="list-style-type: none"> <li>• the market value up to \$5,000</li> <li>• LESS any of these amounts that apply:               <ul style="list-style-type: none"> <li>– our estimated salvage value, and</li> <li>– unpaid premium.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• you keep it</li> </ul>

## Credit provider's rights

You must tell us if you have used all or part of your vehicle as security for a loan with a credit provider. Your credit provider may be a bank, credit union or other type of lender.

This may also apply if you lease or have a hire purchase agreement on your vehicle.

We note your credit provider on your current Certificate of Insurance.

When you have a noted credit provider:

- we treat your vehicle as being under a finance arrangement
- we treat any statement, act, omission or claim by you as a statement, act, omission or claim by the credit provider
- we may recover any payment either in your name or the credit provider's name.

### Payments to the credit provider

If we decide to pay you for a claim on your vehicle that is under a finance arrangement, we will first pay the credit provider the lower of these amounts after deducting any excess and other deductions that apply:

- the agreed value or market value
- the cost of repairing your vehicle
- the balance owing to the credit provider under the finance arrangement.

If the credit provider is entitled to the salvage of the vehicle, then we will deduct the estimated salvage value of the vehicle from any amount that we pay.

However, we will only pay the credit provider if they:

- are noted on your current Certificate of Insurance
- give us any help we ask for.

If we make a payment to a credit provider, then that payment discharges our obligation to you under your policy for the amount paid.

If we decide to settle your claim as a total loss, then before we settle your claim:

- we will check the Personal Property Securities Register to confirm whether any money is owing on your vehicle
- you must settle any finance arrangement over your vehicle and remove it from that register.

## Businesses registered for GST

Before we make a payment, we deduct an amount equal to your input tax credit entitlement. This applies to any amount we pay, including where we state that an amount will include GST.

Any payment we make to settle your claim will be considered to be made in full even if we have reduced the amount we pay as described above.

## Recovery actions

You agree that following provisions, which appear under the headings **Recovery action by us** and **Recovery action by you** apply where we cover you under the policy for some or all of the loss or damage you suffer in connection with an incident.

### Recovery action by us

You agree we may, if we choose to, take steps to recover from someone else we consider responsible for the incident:

- some or all of the loss or damage we cover; and/or
- some or all of the loss or damage which we do not cover, whether or not it is covered by another insurer or you do not have cover for it.

You agree we may take such recovery action:

- without your consent;
- using your name; and
- whether or not you have been, or have a right to be, fully compensated for all of your loss or damage by us or anybody else.

Examples of recovery action we may take include:

- conducting legal proceedings using your name, including as an applicant or plaintiff in representative or group proceedings (commonly known as class actions);
- conducting legal proceedings on your behalf as a member of representative or group proceedings;
- taking over the conduct of legal proceedings started by you or on your behalf, including as an applicant or plaintiff in representative or group proceedings;
- exercising any statutory or contractual rights, including rights to opt-out, that you have in or in connection with representative or group proceedings; and/or
- entering into contracts in your name in relation to litigation funding or legal representation, including where entry into those agreements causes you to become a group member of representative or group proceedings.

We have in our discretion the right to decide upon the conduct and any settlement of any recovery action we take.

You agree we may exercise all the rights you have in connection with the loss or damage you have suffered in connection with the incident.

If we take recovery action in respect of some or all of the loss or damage which we do not cover, we may in our discretion, and to the extent permitted by law, require you to contribute to the costs we incur.

Of any amount recovered in recovery action we take, you agree we first keep the amount we have paid, or must pay, you under the policy plus any interest recovered on that amount and any administrative, recovery agent, funding and legal costs we have incurred in taking the recovery action. We then pay you the amount of loss or damage you have suffered in connection with the incident for which you do not have any cover with us plus any interest recovered on that amount and costs you may have been required by us to contribute.

Finally, we keep any remaining balance.

You must give us all the information and co-operation that we require to take the recovery action.

You must not do anything which prejudices us in taking any recovery action. For example, you must not:

- assign your rights to anyone else; – for example, a tow truck driver or a smash repairer; or
- opt-out of any representative or group proceedings taken by us.

## Recovery action by you

You may only take recovery action with our prior written consent and on conditions which we in our discretion impose.

You must have proper regard for our interests in respect of loss or damage that we cover.

You must seek to recover the loss or damage we cover in addition to any other loss or damage you have suffered in connection with the incident.

Of any amount recovered in recovery action you take, you may first keep the amount of loss or damage you have suffered in connection with the incident and for which you do not have any cover with us plus any interest recovered on that amount and any administrative and legal costs you have incurred in taking the recovery action. You then pay us the amount we have paid, or must pay, you under the policy plus interest recovered on that amount. Finally, you keep or pay any remaining balance in accordance with any other obligations you have.

You agree we may:

- take over the conduct of legal proceedings started by you or on your behalf, including where you are an applicant or plaintiff, or a group member, in representative or group proceedings; and
- require you to cease recovery action that you have commenced.

# Repairing your vehicle

If we choose to settle your claim by repairing your vehicle – see Option 1 on page 65 – then we decide the best way to repair the damage.

If you make a claim and we agree to repair your vehicle, we will arrange for an NRMA Partner Repairer to fix your vehicle or you may choose your own repairer to fix your vehicle if:

- you have Comprehensive Plus Insurance and you have added the 'Any Repairer' option – see page 25, or
- you have Comprehensive Insurance and:
  - you have added the 'Any Repairer' option – see page 38, or
  - your vehicle is a motorcycle, or
- you have Third Party Fire & Theft insurance – see page 42, or
- you have Third Party Property Damage Insurance – see page 50.

## Choosing a repairer

If we arrange for an NRMA Partner Repairer to fix your vehicle we will:

- help find an NRMA Partner Repairer most convenient to you
- choose the most suitable repair method for the type of damage to your vehicle
- manage the whole repair process on your behalf
- arrange for part of the repair to be carried out by a specialist service provider, if required – for example windscreen repairs
- require you to contribute to the costs if the repairs to your vehicle leave it in a better condition than before the incident.

If you are entitled to choose your own repairer to fix your vehicle, the repairer must have all necessary licences and authorisations required by law.

Once you've chosen a repairer, we will:

- choose the most suitable repair method for the type of damage to your vehicle and decide whether to authorise and pay for the reasonable cost to repair your vehicle, or
- decide whether to pay you the reasonable cost to repair your vehicle as determined by us. In determining the reasonable cost, we may consider several factors, including quotes from NRMA Partner Repairers, our nominated repair methods for the type of damage to your vehicle and reports from our assessors.

We are not responsible for making sure the repairer can complete the repairs when it suits you. Also, we don't cover:

- any additional costs that may result if the repairer is delayed or has problems getting parts
- any repairs not authorised by us.

## Inspections

If we ask, you must allow us to inspect your vehicle.

If so, we will:

- tell you where you need to take your vehicle, or
- arrange for it to be towed to a repairer or other place we choose.

## Lifetime guarantee on authorised repairs

If we authorise and pay for a repairer to fix your vehicle, then we provide a lifetime guarantee for the workmanship of those repairs as long as you are the owner of your vehicle.

We will choose to settle your claim under our lifetime guarantee through any of these ways:

- we can arrange for the original repairer or an NRMA Partner Repairer to repair your vehicle
- we can choose to pay you the reasonable cost to repair your vehicle as determined by us. We determine what the reasonable cost is to repair your vehicle by looking at a range of factors, including quotes from the original repairer or NRMA Partner Repairers, our nominated repair methods for the type of damage to your vehicle and reports from our assessors, or
- we can choose to pay you an amount that is equal to the market value of a vehicle at the time of your lifetime guarantee claim. The market value will be determined based on vehicles of the same make, model, engine size, equipment level and paint type, without the defect which is the subject of your lifetime guarantee claim. If we do this, we will keep your vehicle.

However, you can't claim under our lifetime guarantee if:

- you sold your vehicle – that is, you are no longer the owner of your vehicle
- you (or your agent) authorised repairs to your vehicle without our prior written consent
- you arrange repairs after we cash settle your claim – that is, we do not authorise repairs
- there is loss or damage to or failure of any electrical or mechanical part or component, or
- there is deterioration or wear and tear caused:
  - over time
  - by using your vehicle
  - by exposing your vehicle to the elements – for example, faded or damaged paint from exposure to sun, dirt and/or corrosive materials, or
  - by your failure to maintain your vehicle in good order and repair.

We decide on how to fix any fault caused by poor workmanship.

If we authorise and pay for a repairer to fix your vehicle, then we provide a lifetime guarantee for the workmanship of those repairs

## Parts used to repair your vehicle

Generally, we use the following parts to repair your vehicle. If your vehicle is:

- under 3 years, we use genuine new parts (when reasonably available)
- 3 years or older, we use:
  - genuine new parts (when reasonably available), or
  - quality non-mechanical reusable parts.

Regardless of your vehicle's age, we may use non-genuine parts for windscreens, sunroofs, window glass, radiators and air conditioning components.

We only use quality non-mechanical reusable parts when it:

- is consistent with the age and condition of your vehicle
- does not affect the safety or the structural integrity of your vehicle
- complies with your vehicle manufacturer's specifications and applicable Australian Design Rules
- does not adversely affect the way your vehicle looks after it has been repaired
- does not void or affect the warranty provided by your vehicle's manufacturer.

## Unrepaired damage

If your vehicle had any unrepaired damage before an incident, then you may need to contribute to the repair costs. You need to do that when the unrepaired damage results in us having to repair more areas of your vehicle than:

- were affected by the incident, or
- we needed to replace.

For example, your bonnet is only partly damaged in a crash and can be repaired. The repairer notices that the bonnet has unrepaired hail damage. If there wasn't any hail damage, then we would only need to repair the damaged area of the bonnet. However because of the unrepaired hail damage, we must replace the whole bonnet. So, we will ask you to contribute to the cost of those repairs.

## Undamaged areas

We don't repair undamaged areas of your vehicle to create a uniform appearance.

For example, if the incident causes damage to the right panel, then we will only pay to respray the right panel. We won't pay the cost to respray the rest of the vehicle.

### **The Motor Vehicle Insurance and Repair Industry Code of Conduct**

This Code aims to promote transparent, informed, effective and co-operative relationships between smash repairers and insurance companies based on mutual respect and open communication. We support the Code and are committed to continually reviewing our operations to make sure we comply with it.

# Excesses and other deductions

When you make a claim, you must pay the excesses that apply. If we pay your claim as a total loss, we will deduct other amounts to settle your claim.

## Excesses

An excess is an amount you contribute towards the cost of your claim.

Your current Certificate of Insurance shows the amount and types of excesses that apply to your policy.

The type of excess you need to pay depends on what your claim relates to and who was driving your vehicle. Also, you may need to pay more than one excess.

Table 8.2 shows the types of excesses that may apply to your claim. In some cases, you may not need to pay any excess – see 'When you don't need to pay an excess' on page 74.

**Table 8.2: Excesses that apply to your claim**

Type of excess	
Basic	Applies to most claims
Age	<p>An age excess applies in addition to the basic excess when the driver is:</p> <ul style="list-style-type: none"> <li>under 25 years (a higher age excess applies if the driver is not named on your policy)</li> <li>25 years or older with no more than 2 years driving experience after obtaining a provisional or probationary licence</li> </ul>
Special	Any special excess is outlined in your current Certificate of Insurance and applies in addition to any other excesses

## Claims that are less than your excess

We only accept a claim if the total amount you are claiming for is more than any excesses that apply to your claim.

For example, we will accept your claim for \$1,200 damage to your vehicle when your excess is \$695. But we won't accept your claim for \$500 damage when your excess is \$695.

## Paying your excess

When you make a claim, you must pay any excess that applies to:

- us, or
- the repairer or supplier.

We will tell you who to pay your excess to. You must pay any excess that applies before we settle your claim.

## Changing your basic excess

You can reduce your premium by choosing a higher basic excess if you have:

- Comprehensive Plus Insurance
- Comprehensive Insurance.

If you do that, then 'Choice of Excess' is shown on your current Certificate of Insurance.

## When you don't need to pay any excess

You don't need to pay any excess if:

- you make a claim for an incident that we agree was not in any way your fault or the fault of any other person we cover, and
- you can give us the name and residential address of the at fault driver.

If you want more details about excesses, see our Premium, Excess & Discounts Guide. To get a free copy:



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## Other deductions

If we pay your claim as a total loss, then we deduct other amounts to settle your claim.

### Unpaid premiums

If you currently pay your premium by monthly instalments, then before we pay your claim we need to deduct:

- any premiums that are due but haven't been paid
- the monthly instalments that cover the rest of your policy period.

### Unused registration and CTP insurance

The amount you pay to register your vehicle or for any CTP insurance forms part of your vehicle's value. So if we pay your claim, we will deduct any unused registration costs and CTP insurance premium.

To get a refund, you need to contact your:

- relevant motor registration authority
- CTP insurer if your vehicle is registered in NSW (in NSW, CTP insurance is also known as a Greenslip).

### Salvage value

In most cases when we pay your claim, we usually keep your vehicle. However, if we let you keep your damaged vehicle, then we'll deduct its estimated salvage value before we pay your claim.

For more details, see Table 8.1 on page 66.

# How we pay claims – some examples

In this section, we outline examples of how we may pay some claims.

These claims are based on certain scenarios. Any amount we pay for your claim depends on the details that apply to your situation.

## Claim 1: Repairing your vehicle

You have a crash with another vehicle where you are at fault. Your vehicle is towed from the scene of the accident to a repairer. The towing cost is \$350.

We decide to repair your vehicle. The cost of the repairs is \$2,250.

You decide to hire a car for 6 days while your vehicle is being repaired. You pay \$75 a day for the hire car.

Policy type	Comprehensive Insurance
Agreed value	\$25,000
Optional cover for Hire car	Not taken
Basic excess	\$695

### How we settle your claim

We pay the towing company \$350.

You need to pay the repairer your basic excess of \$695.

We pay the repairer \$1,555 (that is, \$2,250 - \$695).

We don't pay for your hire car as you didn't take the optional cover 'Hire Car' – see page 37.

**Claim 2: Total loss**

Your 22 year old son is driving your vehicle and has a crash with another vehicle. He was named as a driver on your policy.

Your vehicle is towed from the scene of the accident to a repairer. The towing cost is \$300. We decide that your vehicle is a total loss. Also, when we assess the incident, we find that your son is at fault.

You pay your premium by monthly instalments from your bank account.

Policy type	Comprehensive Plus Insurance
Agreed value	\$14,200
Basic excess	\$695
Age excess	\$400
Unpaid monthly instalments	\$55 per month x 4 unpaid instalments

**How we settle your claim**

We pay the towing company \$300.

We pay you \$12,680 as follows:

Agreed value	\$14,200
Less basic excess	-\$695
Less age excess	-\$400
Less unused registration and CTP insurance premium	-\$250
Less remaining unpaid monthly instalments	-\$220
<b>TOTAL</b>	<b>\$12,635</b>

You arrange your registration and CTP insurance refund of \$250.

Your policy ends. We keep your vehicle.

### Claim 3: Stolen vehicle with new replacement vehicle

Your vehicle is stolen and not recovered. It was only 7 months old.

You choose to replace your vehicle with a new one under 'New replacement vehicle' - see page 32.

We arrange a hire car for you.

Policy type	Comprehensive Insurance
Agreed value	\$32,000
Basic excess	\$800

#### How we settle your claim

We arrange for:

- your replacement vehicle
- new registration and CTP insurance for that vehicle
- you to have a hire car until we settle your claim for up to 21 days.

You need to:

- pay us your basic excess of \$800
- apply for your registration and CTP insurance refund and give it to us or to the car dealer.

Your policy ends. If you want us to cover your replacement vehicle, you need to take out a new policy:



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### Claim 4: Liability claim for damage to someone else's property

You lose control of your vehicle and crash into someone's front fence and garden. A court decides that you are liable to pay \$8,000 for the claim made against you by the home owner.

Policy type	Third Party Property Damage Insurance
Liability cover	\$20 million
Basic excess	\$695

#### How we settle your claim

You need to pay us your basic excess of \$695.

We pay the home owner \$8,000.

We pay our lawyers \$1,500 to act on your behalf in the court proceedings.

**Claim 5: Crash with at fault driver**

You have a crash with an uninsured driver. You give us the vehicle registration details and driver name and address.

We agree that the incident is entirely the other driver's fault. We decide to repair your vehicle under 'Crash with at fault driver' – see page 50.

The cost of the repairs is \$4,500.

Policy type	Third Party Property Damage Insurance
Market value (assessed at time of incident)	\$8,500
Basic excess	\$695

**How we settle your claim**

We pay the repairer \$4,500.

You don't need to pay your basic excess.

**Claim 6: Excess greater than claim amount**

You reverse into your fence and cause some damage to the back of your vehicle.

We assess the damage. The cost of the repairs is \$500.

Policy type	Comprehensive Insurance
Basic excess	\$695

**How we settle your claim**

As your basic excess is \$695, we stop processing your claim because your excess is more than the repair costs for the damage to your vehicle.

# Other information you need to know

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When you take out insurance with us, you need to know some other important things like the changes you can make to your policy, how we resolve a complaint and how we manage your personal information.

## Changes to your policy

This section describes the changes that you or we can make to your policy.

### Additional premium or refund less than \$15

When a change is made to your policy, you may need to pay us an additional premium or we may need to refund part of your premium.

If the additional premium we need to charge you is less than \$15, then we'll waive it – that is, you don't need to pay it. However, if the amount we need to refund is less than \$15, then we'll donate it to charity.

### Changes you can make

You may need to make a change to your policy or decide to cancel it.

To make a change to your policy or to cancel it:



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If we need to give you a refund, then we will only refund any unused premium back to the start date of your current policy period. To do that, you may need to give us any proof we ask for.

For example, 7 months ago you paid out the finance arrangement for your vehicle. However, you forgot to tell us when you renewed your policy 3 months ago. We will refund any extra premium that may have applied for the last 3 months – that is, back to the start date of your current policy period.

### You change your policy

You may want to make certain changes to your policy. This may include adding options to increase your cover, increasing your basic excess so you pay a lower premium or replacing your vehicle with a new one.

An additional premium may apply to the change. If you don't pay any additional premium by its due date, we may remove the change from your policy or cancel your policy. If we agree to make the change, we will:

- issue you with a current Certificate of Insurance
- refund any amount we owe you.

## You change your contact details

If you change your contact details – for example, your mailing or email address – then you must tell us straight away. If you don't, then under the law we may treat you like you received your policy documents even though you didn't.

## You want to cancel your policy

You may decide to cancel your policy because you sell your vehicle or you no longer want your policy.

If you tell us to cancel your policy and you:

- paid an annual premium, we will refund your unused premium after we deduct:
  - an amount that covers the period that you have been insured for, and
  - a cancellation fee of \$30 (plus GST and any other government charges that apply)
- pay your premium by monthly instalments, we will deduct:
  - any unpaid monthly instalments that are due, and
  - a cancellation fee of \$30 (plus GST and any other government charges that apply)

If you sell or give away your vehicle and replace it with another vehicle, then we may cover the replacement vehicle under 'Temporary cover'

You authorise us to deduct those amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions. As we are only allowed to deduct the agreed amount you previously authorised, we may need to collect the total amount you owe us over a few months.

If you tell us to cancel your policy within the 21 day cooling-off period, we'll give you a full refund – see page 13.

## Changes we can make

We may need to cancel your policy or give you written notice about your policy.



Other  
information you  
need to know

### We cancel your policy

There may be cases when we need to cancel your policy.

We will only do that if the law allows it.

If we cancel your policy, we will:

- give you written notice, if required
- refund your unused premium after we deduct an amount that covers the period that you have been insured for.

However, if you're currently paying your premium by monthly instalments, then you must pay us any unpaid monthly instalments that are due.

You authorise us to deduct those amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions. As we are only allowed to deduct the agreed amount you previously authorised, we may need to collect the total amount you owe us over a few months.

### We give you written notice

We may need to give you written notice about your policy. For example, to let you know that we won't be renewing your policy or that we're changing your policy conditions.

We will give you written notice through one or more of these ways:

- give it to you in person
- deliver it by fax or electronically (where allowed by law)
- post it to your last known address
- send you an electronic link so you can access the notice (where allowed by law).

# How to resolve a complaint or dispute

We want to resolve any complaint or dispute you may have and aim to resolve it as quickly as possible. These steps are part of our complaint and dispute resolution procedures. To get more details:

- call 132 132
- visit a local branch
- visit [nrma.com.au](http://nrma.com.au)

## Step 1

### Talk to us first

The first thing you should do is talk to one of our consultants about your concerns. Call us on 132 132. The consultant may be able to resolve the complaint for you. If not, they will refer you to a manager or you may ask to speak to one.

The consultant or manager will try to reply to your complaint as soon as possible. If they need more information they will aim to reply within 15 business days from when they received your complaint.

## Step 2

### Contact Customer Relations

If the manager can't resolve your complaint, you may ask for it to be referred to our Customer Relations area. Or, you can choose to contact them by phoning or writing to:

**Free call:**  
1800 045 517

**Email:**  
[customer.relations@iag.com.au](mailto:customer.relations@iag.com.au)

**Free fax:**  
1800 649 290

**Mail:**  
Customer Relations  
Reply Paid 62759  
Sydney NSW 2000  
Free post (no stamp required)

Customer Relations will treat your complaint as a dispute and complete an independent review of the matter. Customer Relations will contact you with a decision usually within 15 business days from when they received your dispute.

## Step 3

### Seek an external review of the decision

If you are unhappy with the decision, or your complaint or dispute remains unresolved after 45 days, you may wish to seek an external review. Customer Relations will provide you with information on external review options, such as referring you to the Financial Ombudsman Service Australia (FOS). You can contact the FOS on 1800 367 287.

# Privacy of your personal information

9

Other  
information you  
need to know

We value the privacy of personal information we collect about you.

We collect your personal information directly from you or through others including entities listed in our Privacy Policy. They include our related entities, agents and distributors.

## How we use your personal information

We and the parties listed in our Privacy Policy will use your personal information for the purposes it was collected for. That usually includes to provide you with assistance, a product or service you requested and to deal with claims.

Your personal information may also be used for other purposes that are set out in our Privacy Policy. You may choose to not give us your personal information. However, not giving us your personal information may affect our ability to provide you with a product or service, including processing a claim.

## Further information

We may disclose your personal information to:

- our related entities
- our service providers – which includes some service providers that may be based overseas, and
- other parties as set out in our Privacy Policy.

Our Privacy Policy provides more information about how we collect, from whom we collect and how we hold, use and disclose your personal information. Our Privacy Policy also provides information about how you can:

- access your personal information
- ask us to correct your personal information, and
- complain about a breach of the privacy principles set out in the Privacy Act 1988 (Cth) and how we will deal with your complaint.

To get a free copy of our Privacy Policy:



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## Your consent

You agree to us collecting, holding, using and disclosing your personal information as set out in our Privacy Policy when you:

- provide us with your personal information, or
- apply for, use or renew any of our products or services.

# General Insurance Code of Practice

We support and comply with the General Insurance Code of Practice.

You can get a copy of the Code from the Insurance Council of Australia by visiting [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

## Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that we become insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from [www.fcs.gov.au](http://www.fcs.gov.au)

## Helpline 132 900

Our Helpline telephone service provides you with help and advice 24 hours a day, 7 days a week.

If you or your family are travelling in your vehicle, then you can get help over the phone if:

- you have a crash
- you get sick or injured
- someone steals your vehicle.

For example, if you have a crash while you are more than 100km away from home, then we can organise accommodation and a hire car for you or make travel arrangements to get you back home safely.

To find out more about Helpline including the benefits, limits, exclusions and conditions that apply, see our Premium, Excess & Discounts Guide.

To get a free copy of our Premium, Excess & Discounts Guide:



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# Definitions

We've given special meaning to the following words:

## Accidental damage

Damage that is caused unintentionally to your vehicle. Depending on the type of insurance you've chosen, we cover accidental damage under 'Loss or damage to your vehicle'.

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## Agreed value

The agreed value is the amount we agree to insure your vehicle for. It includes:

- any modifications, options or accessories that are attached to your vehicle
- GST
- registration and any CTP insurance
- other on-road costs.

It does not include any allowance for dealer profit, warranty costs, any stamp duty or transfer fees.

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## Excess

The amounts you contribute towards the cost of your claim. Your current Certificate of Insurance shows the amount and types of excesses that apply to your policy.

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## Genuine parts

Parts which were made by:

- the original manufacturer of your vehicle
  - a supplier who provides parts to the manufacturer.
- 

## Incident

A thing or series of things that arise out of one event.

---

## Market value

If we insure your vehicle for market value, then we assess its market value when an incident happens. To work out the market value, we look at various things which include:

- local market prices
- your vehicle's age and condition at the time, and
- any modifications, options or accessories that are attached to your vehicle.

The market value includes:

- GST
- registration and any CTP insurance
- other on-road costs.

It does not include any allowance for dealer profit, warranty costs, any stamp duty or transfer fees.

**Non-genuine parts** Parts which weren't made by the original manufacturer of your vehicle or by a supplier who provides parts to the manufacturer.

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**NRMA Partner Repairer** Our partner repairers that we allocate repair work to and other repairers we decide to allocate repair work to (for example, a repairer that specialises in particular vehicles).

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**Policy documents** Documents and other notices which:

- we need to send to you by law
- relate to your policy.

These include your Certificate of Insurance, and renewal and cancellation notices.

---

**Policy period** The period that is covered by your policy. Your policy period is shown on your current Certificate of Insurance.

---

**Premium** The total amount you pay for the cover you've chosen. It includes government taxes such as GST and any other duties or charges that apply.

If you pay by monthly instalments, your premium is the total of the instalments you need to pay over the policy period.

Your premium is shown on your current Certificate of Insurance.

---

**Total loss** We decide to pay you the agreed value or market value that applies under your policy.

---

**Us, We and Our** The product issuer, Insurance Australia Limited trading as NRMA Insurance.

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**You** All the people named as the insured on your current Certificate of Insurance.

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**Your vehicle** Your vehicle is shown on your current Certificate of Insurance and includes:

- any standard equipment that comes with it, and
- any modifications, options or accessories that are attached to it.



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## **CONTACT**

ENQUIRIES AND NEW BUSINESS **132 132**  
COMPREHENSIVE PLUS CLAIMS **1300 654 903**  
CLAIMS **131 123**  
HELPLINE **132 900**  
REPORT INSURANCE FRAUD **1800 237 283**

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